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BAI Survey of the Check Collection System

by

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Bank Administration Institute

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Foreword

Bank Administration Institute's annual *Survey of the Check Collection System* is the nation's primary gauge of performance in check processing operations. Since 1971, the study has provided check processing professionals with reliable statistics for planning, establishing standards, and analyzing trends in the industry.

The 1986 survey is the sixteenth study in the series. This book presents the findings of the 1986 survey, and summarizes data from the previous studies into an analysis of check processing from 1971 through 1986.

Bank Administration Institute acknowledges the support and cooperation of participants in this survey. Over the past 16 years, thousands of employees at hundreds of financial institutions have invested considerable time and effort to make this study possible.

Philip F. Searle
Chairman of the Board
Bank Administration Institute

What Is the Survey of the Check Collection System?

Bank Administration Institute's Survey of the Check Collection System is an annual study of check processing performance. It provides statistics for a variety of measurements, such as labor productivity, occurrence of exceptions, reader/sorter rejects, and the characteristics of work processed. Check processing professionals use these statistics as a basis for project planning and comparison of operations. The survey also provides a statistical base for trend analysis. By tracking survey results from year to year, researchers can monitor performance progress for the entire nation, a region, or an individual processor.

This survey provides the financial services industry has the necessary information about check processing performance to improve the effectiveness of the payment system that handles the bulk of transaction volume for the nation. As total check volume approaches 45 billion items per year, and volume growth continues at an annual rate of 4 to 5 percent, processors must find ways to increase check operations efficiency and reduce their cost. Reliable statistics are essential to this effort—both as a guide to formulating improved processes and as a standard for measuring success.

History of the Survey

In 1970, Arthur D. Little, Inc., conducted a study of the check collection system under the auspices of the Operation and Technology Task Force of the American Bankers Association's Monetary and Payment System.* The data collected for this study were used as a basis for evaluating the adequacy of the check collection system from 1970 to 1980. The study team recognized the value of ongoing research into the check payment system, and recommended periodic collection of check processing information.

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* "The Outlook for the Nation's Check Payment System: 1970-1908." Cambridge, Mass.: Arthur D. Little, Inc., 1970.

In 1971, BAI conducted the first Survey of the Check Collection System. Since then, it has been conducted every year. Over the past 16 years, the Institute has expanded and enhanced the basic survey while maintaining comparability of results. Many 1986 survey findings represent the continuation of trends that can be traced back to 1971.

Survey Methodology

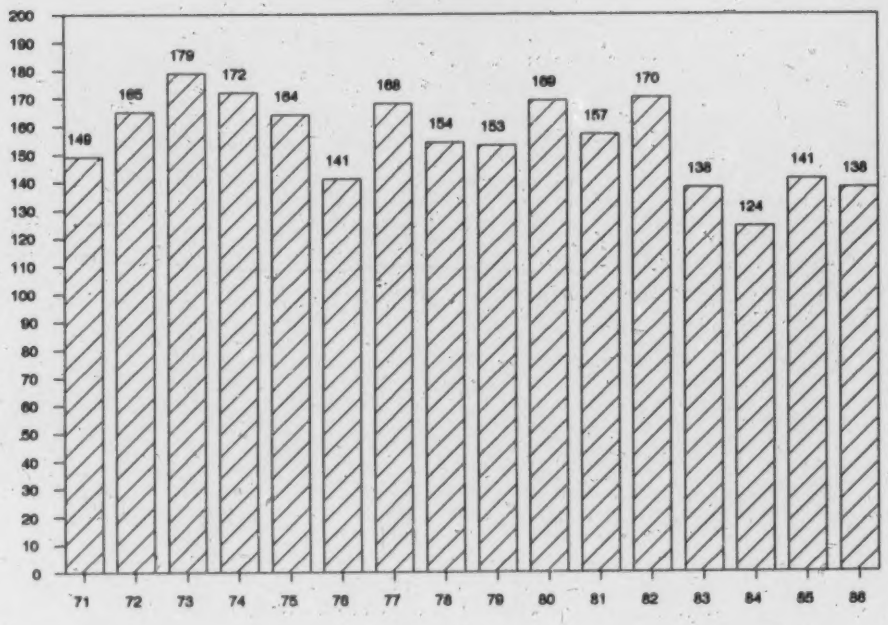
Each year, Bank Administration Institute sends a survey questionnaire to more than 200 banks and bank processing centers nationwide. Each one is asked to submit check processing data for a one-week period in the fall. In 1986, this period was September 15-20. The Institute receives the responses, tabulates the data, and prepares summary reports that present median and weighted average statistics for each measurement as well as averages for each region. It also prepares individual reports that compare the performance of each processor to national and regional averages.

Survey Respondents

Survey responses represent commercial banks and bank holding companies, primarily from among the nation's 400 largest banking companies. Processors operating more than one capture site either consolidate data from several sites into a single response or prepare a separate response for each site.

In 1986, BAI received 138 responses. Figure 1 shows the fluctuation in the number of responses since 1971. The most significant change in the response sample in 1986 was the addition of several money center and large retail processors, coupled with the loss of a number of cash letter clearing banks. In addition, several respondents from previous years were involved in mergers.

Figure 1
Number of Respondents



Significant Trends 1971-1986

From 1971 through 1986 there has been tremendous improvement in check processing performance. Some of the most significant trends are described in this chapter.

Reader/Sorter Reject Rate

Modern check processing depends on high-speed equipment that reads and sorts thousands of documents per hour. Items rejected by reader/sorters reduce the efficiency of the check collection system because they must be handled by slower, costlier methods. Therefore, the reader/sorter reject rate is an important factor in the performance of automated check processing systems.

In 1986, the number of items that were rejected on their prime pass through reader/sorters declined to 1.3 percent. This reduction represents the continuation of a trend of steady improvement in the reject rate. In 1971, the reject rate stood at 3.2 percent and, as recently as 1979, it was 2.1 percent. Figure 2 illustrates the improvement in the prime pass reject rate from 1971 through 1986.

Transit Holdover Rate

Transit holdover includes items received before a deadline for cash letter dispatch that are not processed in time to meet that deadline, and result in a net loss of availability for the bank. Measurements of transit holdover gauge the effectiveness of the check collection system in expediting workflow to reduce float.

In 1986, 1.2 percent of all transit items were held over. This level is higher than in 1985, but is consistent with the long-term trend of reduction in transit holdover. Figure 3 illustrates this trend. As might be expected, the most significant decreases in the holdover rate occurred during periods of high short-term interest rates.

Figure 2
Reader/Sorter Reject Rate

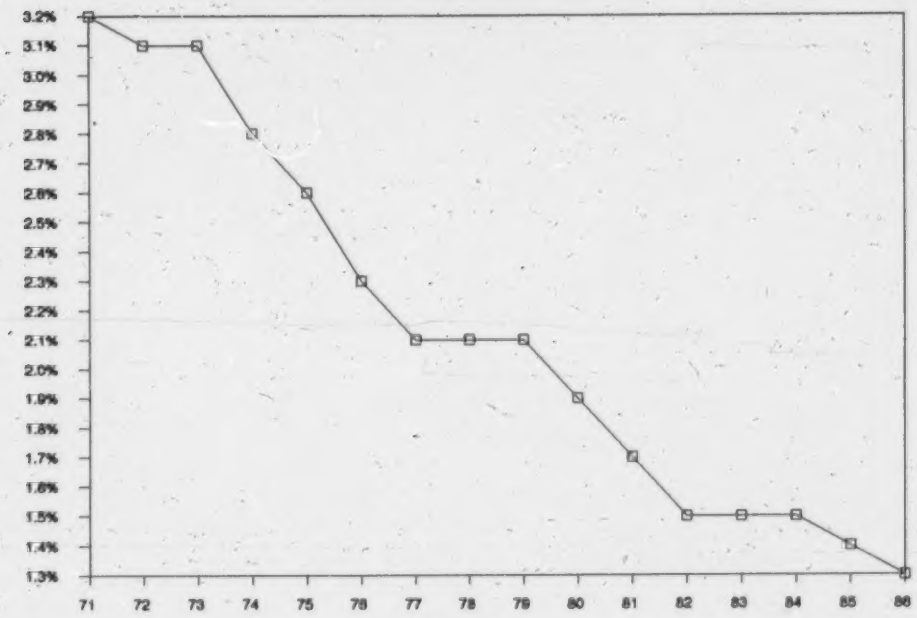
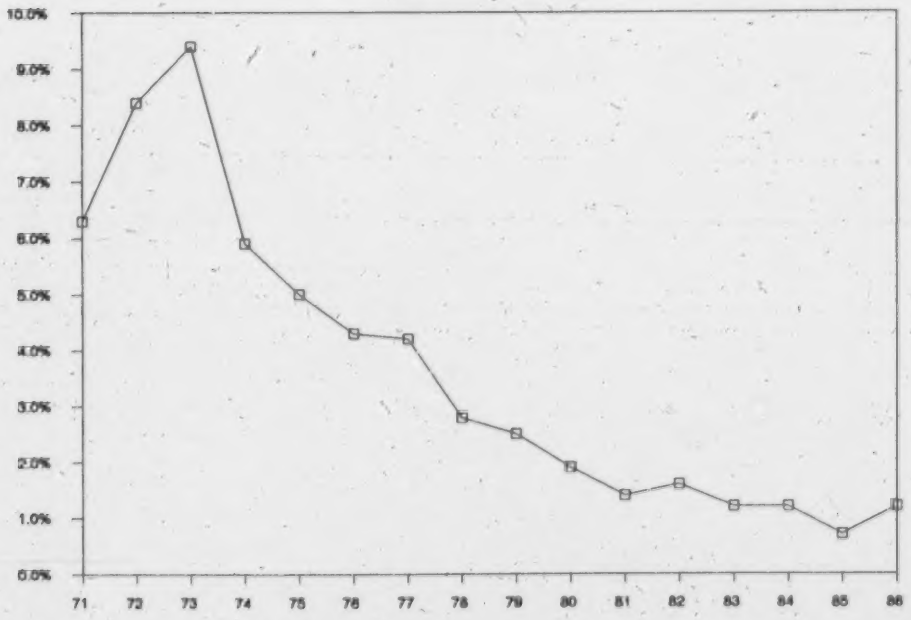


Figure 3
Transit Holdover Rate



Exceptions

The survey tracks the occurrence of exception items that require reconciliation with other financial institutions. Included are free and lost items in cash letters, items that are missent or miscoded, and listing errors. These measurements indicate the reliability of processors in creating accurate cash letters for clearing checks.

Reducing the occurrence of exception items is important for two reasons. First, the entire check collection system relies on the cooperation of all participants in exchanging accurate data regarding clearings. Second, resolution of exceptions is one of the most labor-intensive and costly of check processing functions. By reducing exceptions, processors can better control the cost of check operations.

In 1986, the occurrence of free and lost items averaged 12 per 100,000 items received from other banks. Missent or miscoded items and listing errors averaged 14.6 per 100,000 transit items. As shown in Figure 4, both measures have dropped significantly from the levels of the 1970s. However, since 1981, occurrence of exceptions has fluctuated around current rates.

Labor Productivity

Check processing is a labor-intensive operation. Although reader/sorters process items at high speeds, each check still must be encoded manually with a dollar amount, and functions such as return item handling and exception resolution stubbornly resist automation. Therefore, labor productivity is an important measure of measuring of check processing efficiency.

In 1986, labor productivity for all check processing functions averaged 825 items processed per labor hour. Overall labor productivity was more than triple the 1971 level of 265 items per hour. However, over the past three years, productivity failed to improve, and actually has declined from a peak of 844 items per hour in 1984. Figure 5 illustrates the trend in overall labor productivity.

Figure 4
Exceptions

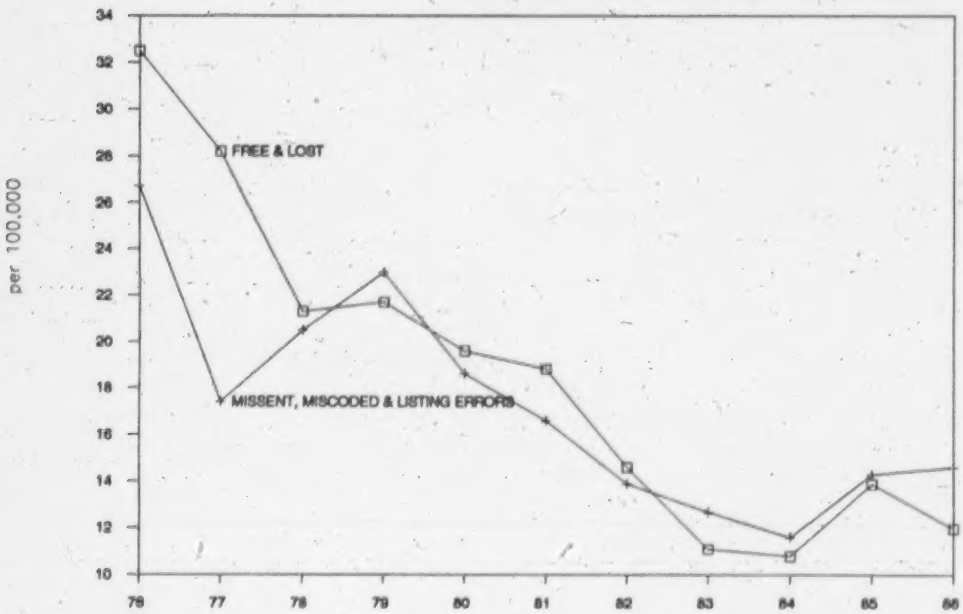
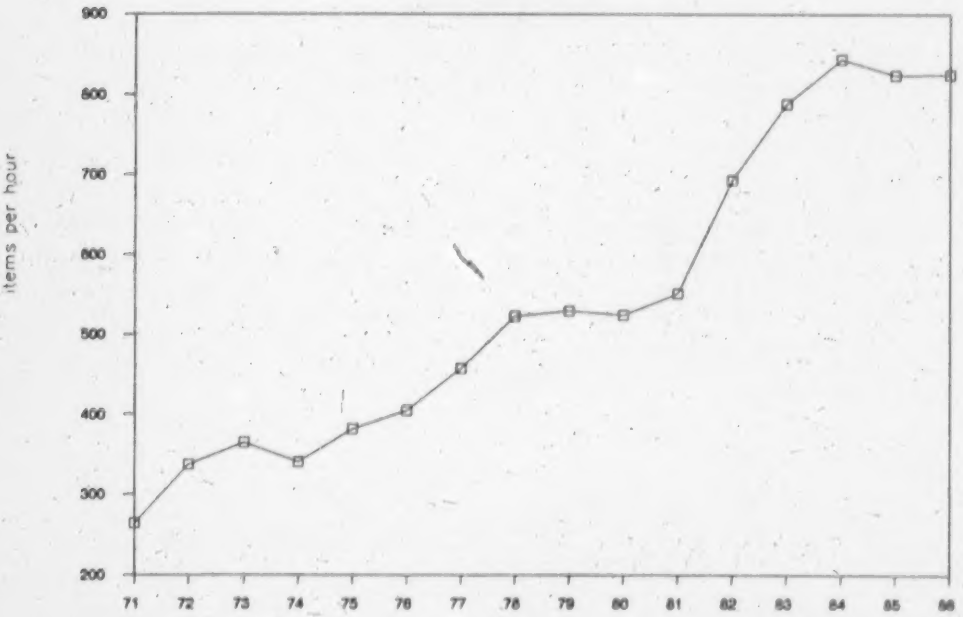


Figure 5
Overall Labor Productivity



Measuring System Performance

The primary purpose of the Survey of the Check Collection System is to measure check processing performance. The study includes several measures that indicate the efficiency of the system as a network for automated handling of checks and transaction information. Reader/sorter rejects, exceptions, and transit holdover represent items that fall outside of the normal workflows established for large volume check processing. As such, they are indicators of inefficiency in the check collection system.

Reader/Sorter Rejects

Definitions

Reader/sorter reject—an item that cannot be read by a MICR reader/sorter and therefore is rejected.

Reader/sorter reject rate—the percentage of items that reject on the first pass through a MICR reader/sorter.

The reader/sorter reject rate recorded in the 1986 survey was 1.3 percent, down from 1.4 percent in 1985. The reject rate has declined steadily since the initial survey in 1971. Only during 1977-1979 and 1982-1984, when the rate leveled off, has progress in reducing rejects slowed. This trend is shown in Figure 6.

Although the average reject rate in 1986 was 1.3 percent, 29 respondents, or approximately 22 percent of the total, reported reject rates of less than 1 percent. Numerous internal and external factors affect the reject rate at individual processing sites. However, the proportion of respondents with reject rates significantly lower than the average indicates potential for further progress in reducing rejects. Figure 7 shows the distribution of the reject rate in 1986.

Respondents were asked to classify rejects by reason. These reasons included failure to read the dollar amount, account number, routing/transit number, serial number, or transaction code; or any other factor or combination of

Figure 6
Reader/Sorter Reject Rate

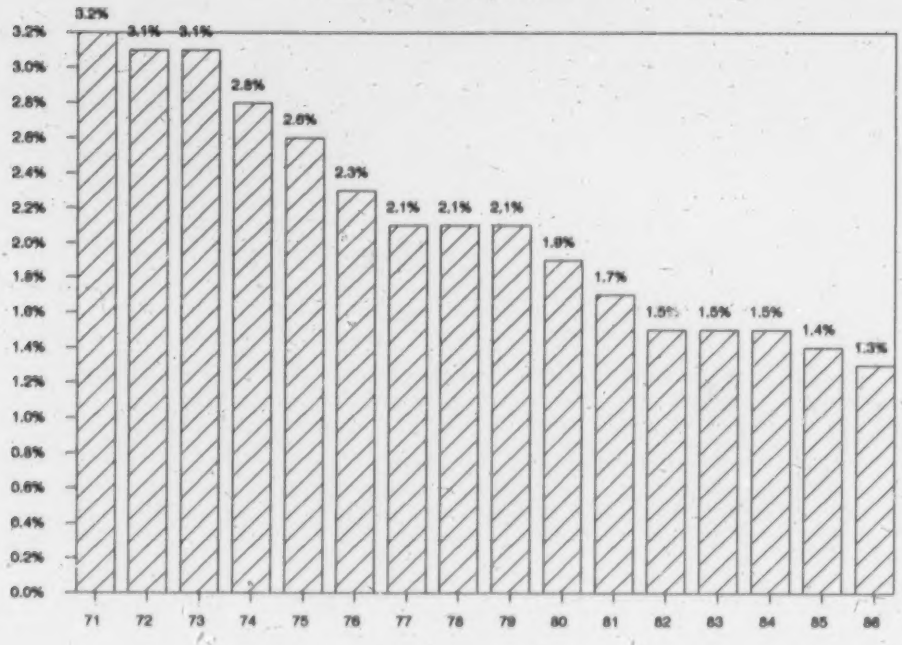
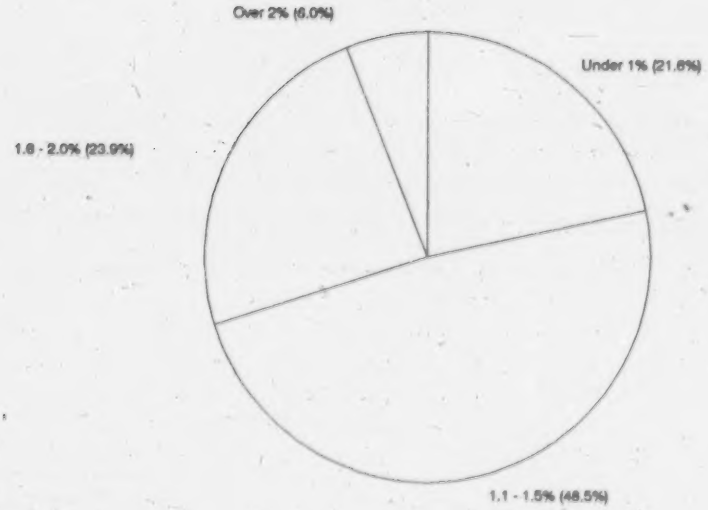


Figure 7
Distribution of the Reject Rate



factors. In 1986, failure to read amount encoding was the reason most often cited by respondents for rejects. This category represented 36.4 percent of the total number of rejects. Rejects because of account number and routing/transit number amounted to 18.5 percent and 14.8 percent, respectively. Also cited were transaction code (5.9 percent), serial number (5.2 percent), and other (19.2 percent). These percentages are shown in Figure 8.

Exception Items

Definitions

Exception items—notification or other items (such as debits, credits, or inquiries) that may require reconcilement with other banks. Included are free, lost, missent, and miscoded items; and listing errors.

Free item—an item received but not listed on an incoming cash letter (enclosed, not listed).

Lost item—an item listed on an incoming cash letter but not received (listed, not enclosed).

Missent item—an item missent by the respondent, or received from another bank but that does not belong to the receiving institution.

Miscoded item—an item encoded with the incorrect dollar amount.

Listing error—an item listed on a cash letter for an incorrect amount.

The accuracy of cash letters is an important factor in the efficiency of the check collection system. Reliable listings facilitate the process of forward collection which, in turn, expedites the availability of cash items. Cash letter exceptions represent lapses in the accuracy of such letters and result in expensive, time-consuming additional processing.

The frequency of exceptions is measured by the number of free or lost items per 100,000 items received from other institutions, and the number of missends, miscodes, and listing errors per 100,000 transit items sent. In 1986, respondents reported 12 free and lost items per 100,000 items received. The frequency of missends, miscodes, and listing errors was 14.6 per 100,000 transit items. Figures 9 through 15 show trends in exception item occurrence.

The effectiveness of the exception resolution process is illustrated by an analysis of the age of outstanding exception items. In 1986, 32 percent of exception items had been outstanding for one month or less and 27 percent for more than four months. However, items outstanding for one month or less accounted for over 88 percent of the total dollar value of exceptions. These figures reflect processors' efforts to resolve large dollar exceptions first. Figures 16 and 17 present the aging of outstanding exceptions in the 1986 survey.

Figure 8
Reasons for Rejects

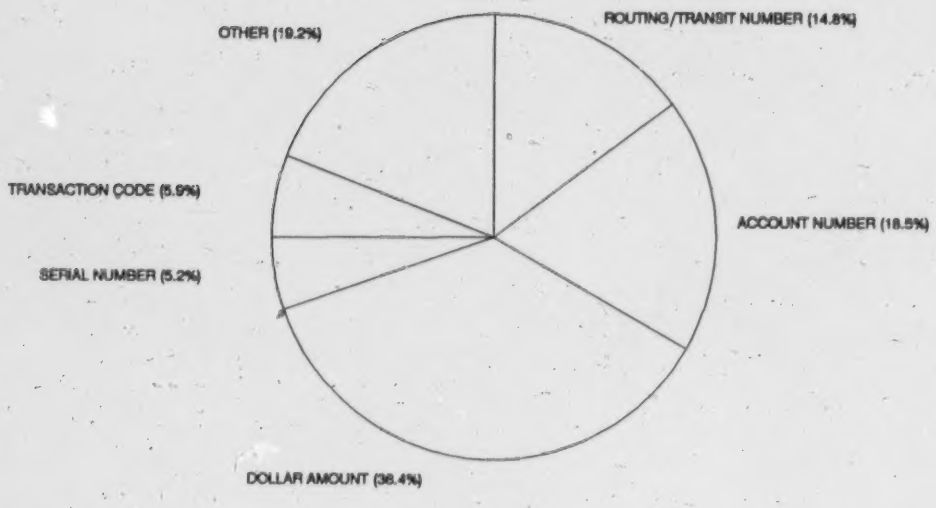


Figure 9
Free and Lost Items

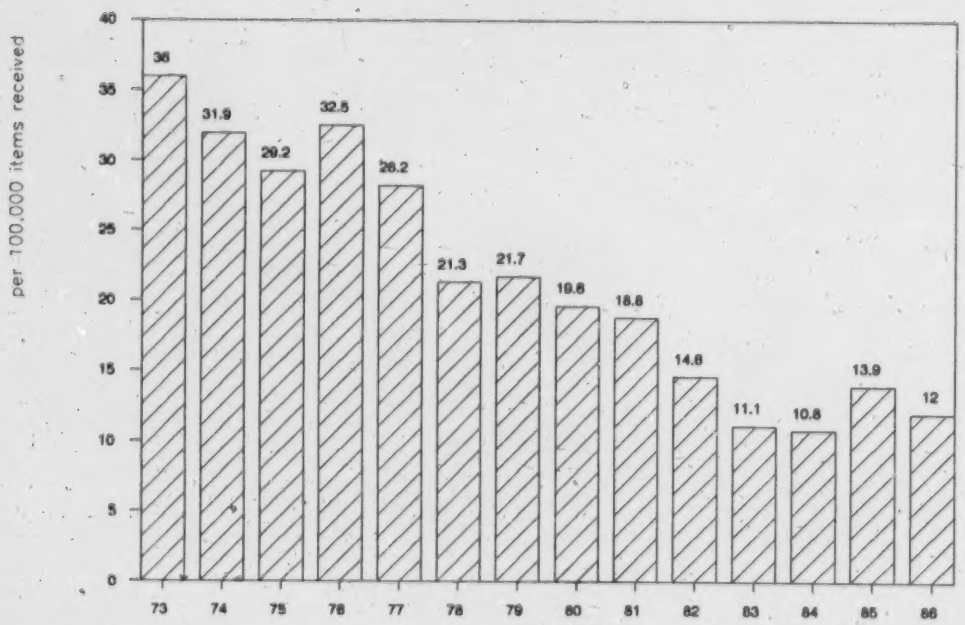


Figure 10
Missends, Miscodes, and Listing Errors

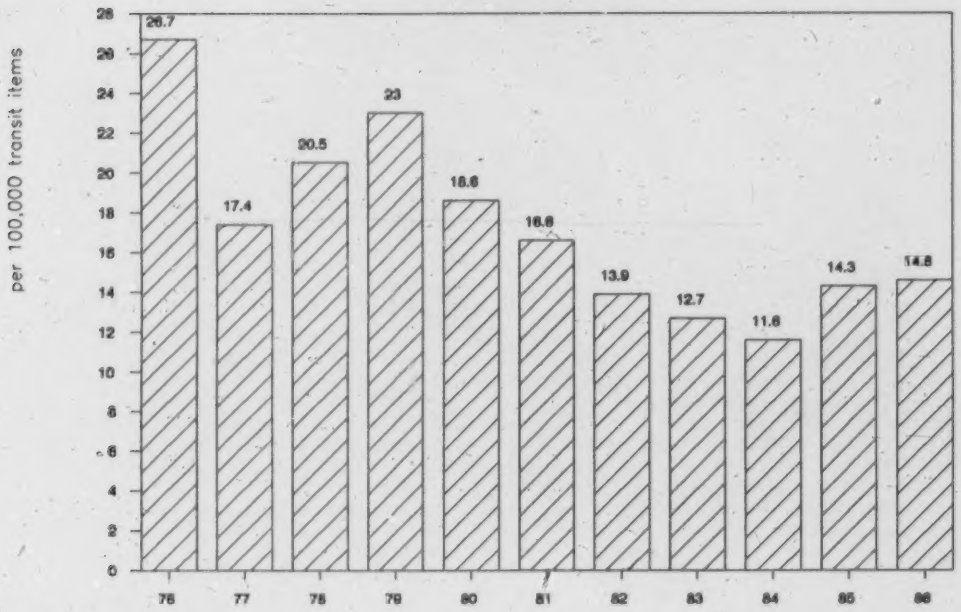


Figure 11
Free Items

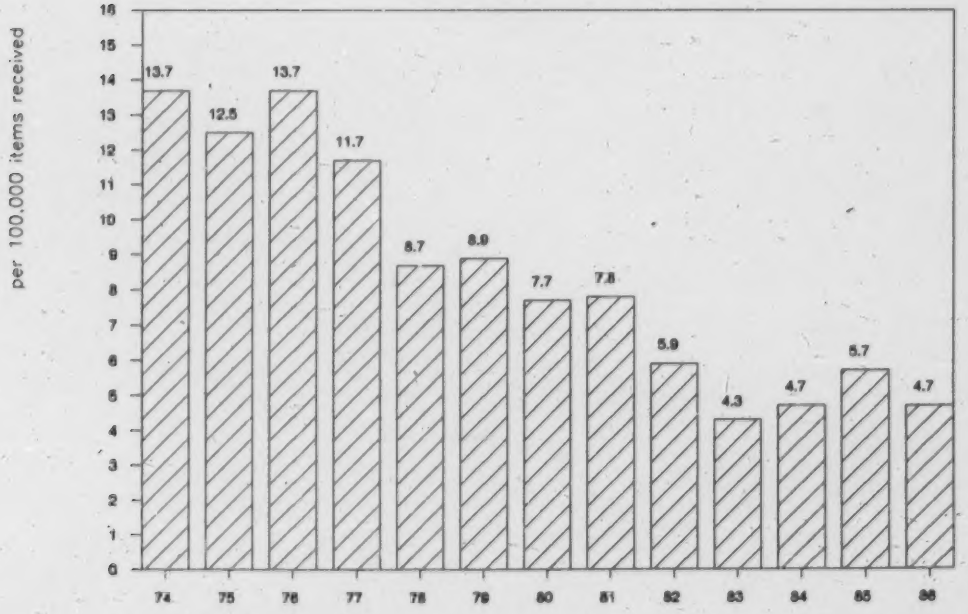


Figure 12
Lost Items

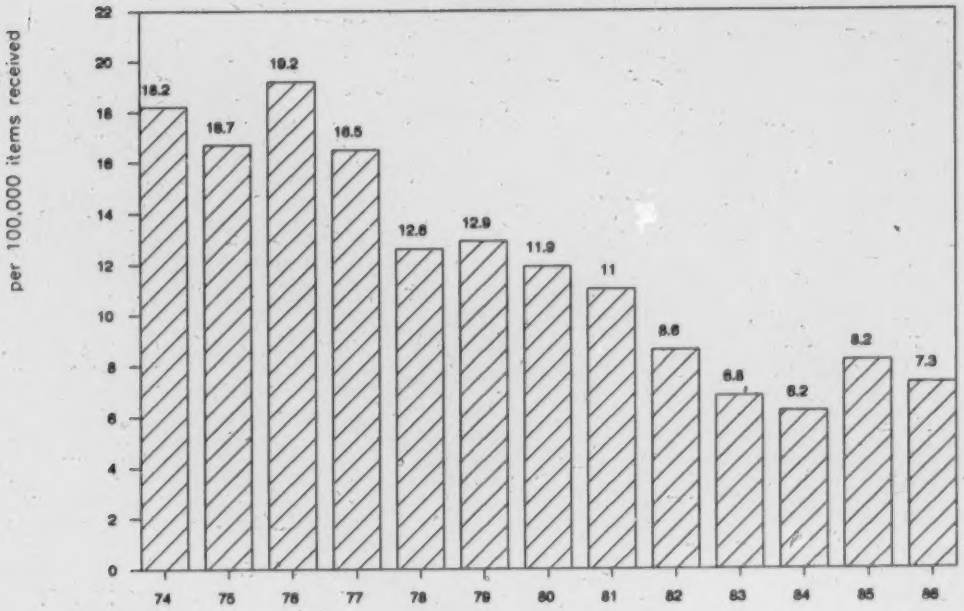


Figure 13
Missent Items

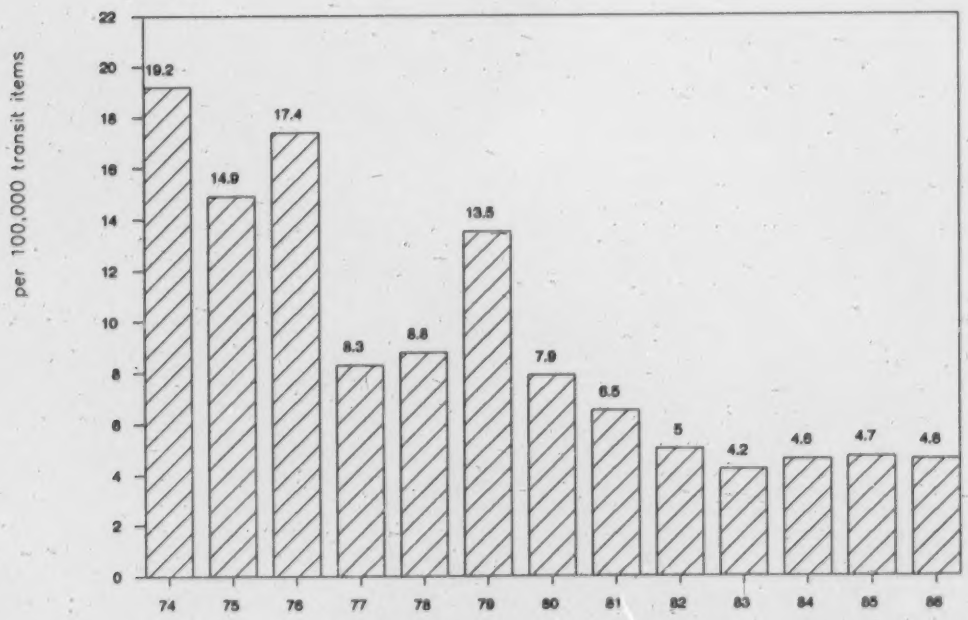


Figure 14
Miscoded Items

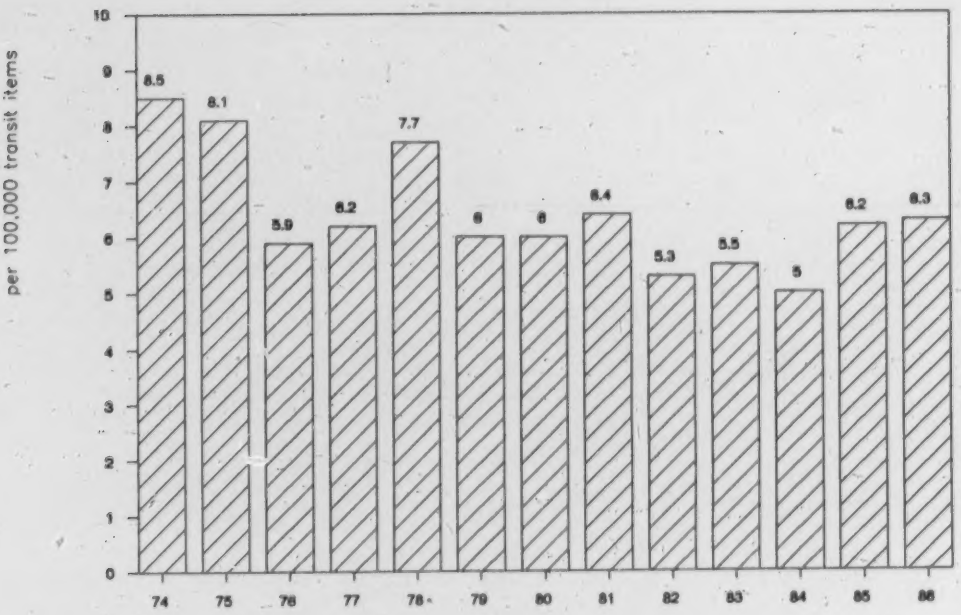


Figure 15
Listing Errors

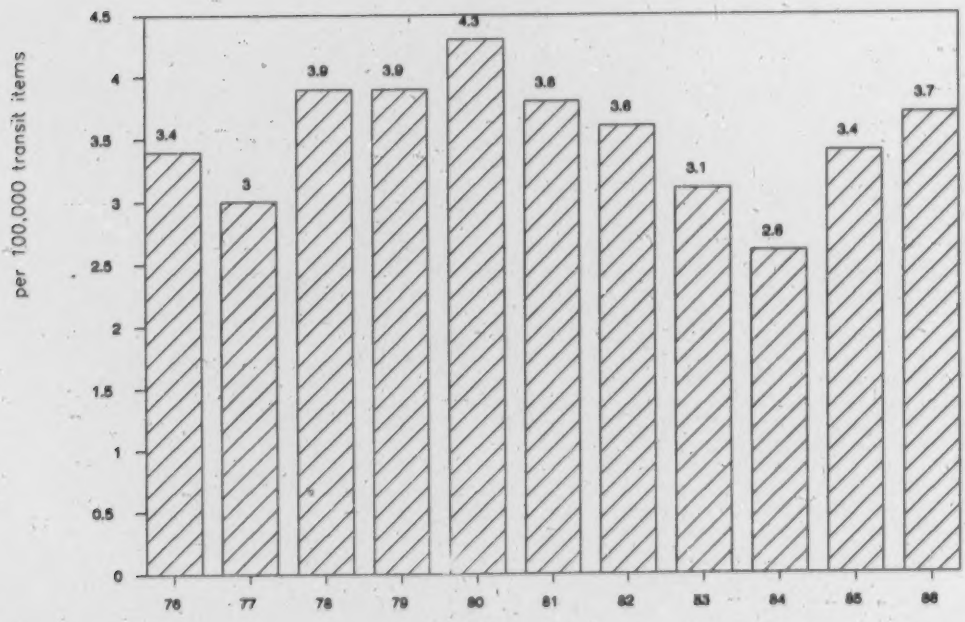


Figure 16
Aging of Exceptions/Items Outstanding

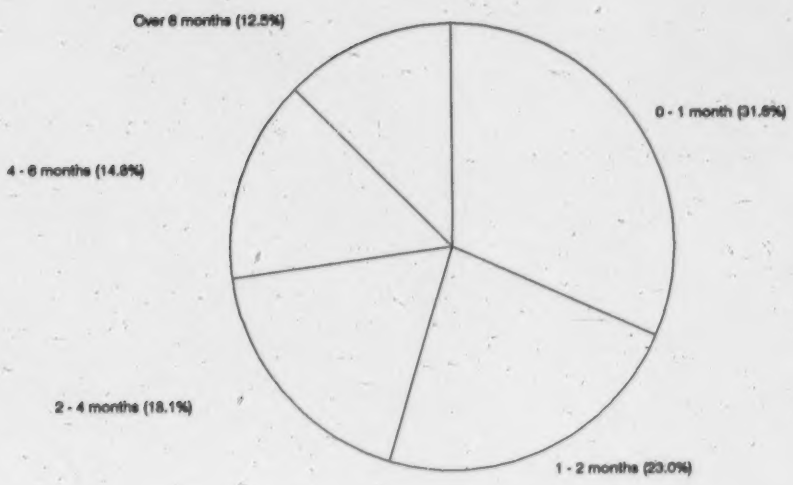
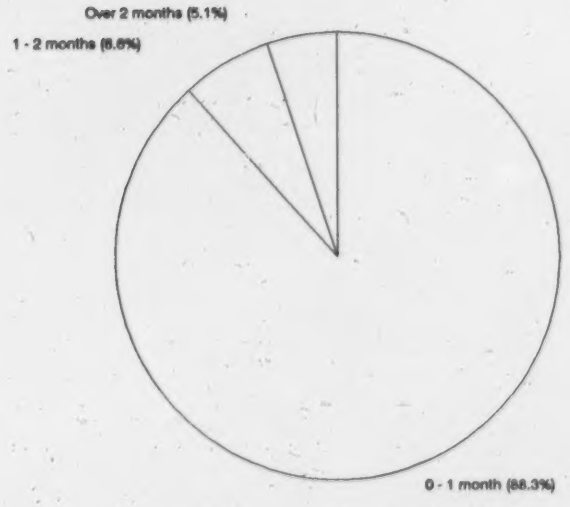


Figure 17
Aging of Exceptions/Dollars Outstanding



Balancing Policy and Experience

In the 1986 survey, only 2.5 percent of respondents indicated that they always balance cash letters before the transit items leave the bank, even if doing so means missing a transit deadline. The vast majority, 85.2 percent, said they attempt to balance but will make the deadline even if balancing is incomplete. The remaining 12.3 percent seldom balance before dispatching items. These percentages are consistent with balancing policies reported in previous years.

When 1986 survey respondents were asked whether exception item volumes had grown over the past year, 40.5 percent said they had, 34.1 percent indicated that they had remained the same, and 25.4 percent reported they had declined.

The size of the adjustment staff at responding banks, measured in full-time equivalent units, declined approximately 2.4 percent between 1985 and 1986. The size of the staff grew at 18.5 percent of the processors' establishments, remained unchanged at 52.4 percent, and declined at 29 percent.

Transit Holdover

Definitions

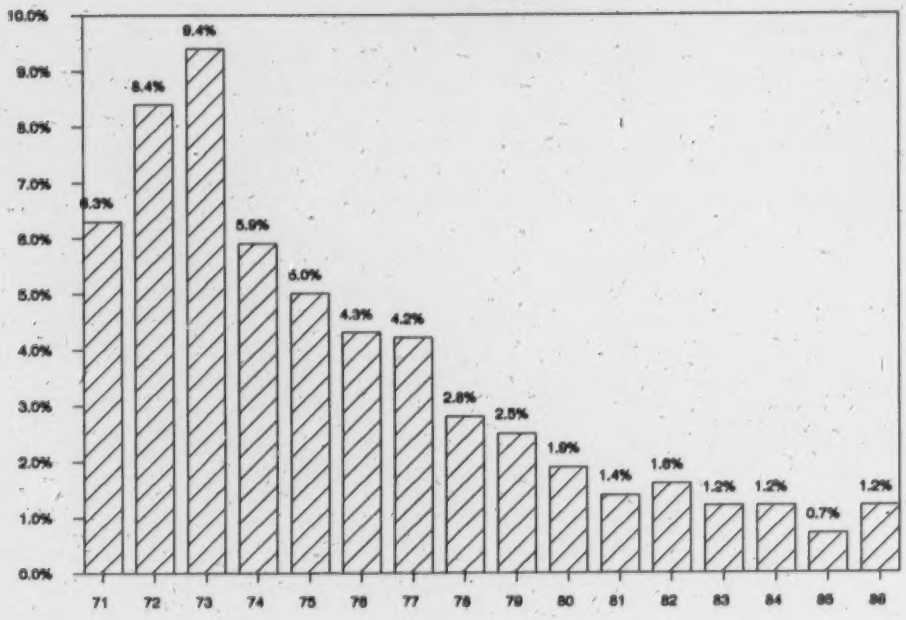
Transit holdover items—items received before a transit deadline, but not processed in time to meet that deadline, that result in a loss of availability to the bank but not to the bank's customer.

Transit holdover rate—transit holdover as a percentage of total transit items.

The transit holdover rate reported in the 1986 survey was 1.2 percent of total transit. Although this rate was up significantly from a level of 0.7 percent in 1985, it was consistent with the holdover level in the two preceding years and remained at a percentage that is quite low by historical standards. Figure 18 traces the long-term trend of reduction in transit holdover rates.

In the 1986 survey, the average value of a holdover item was $937, up from $718 in 1985. However, the median response to the 1986 survey indicates an average value of $524, almost unchanged from the previous year's figure of $526.

Figure 18
Transit Holdover Rates



Analysis of Check Processing Labor

In spite of the substantial investment financial institutions have made in automated systems, check processing remains a labor-intensive operation. Salaries and other employee expenses account for a large portion of item processing costs. For this reason, labor productivity is an extremely important factor in check processing performance.

The survey analyzed check processing labor employed in the following defined functions:

Encoding—the process of inscribing the dollar amount and possibly other fields on items in magnetic ink. Encoding is required before automated processing on MICR reader/sorters. Batch deposits usually are proved in conjunction with encoding, and the function often is referred to as proof encoding.

Reader/sorter operation—the operation of machinery that recognizes magnetic ink characters on items, captures the data, and sorts the items for subsequent processing or distribution.

Balancing and correction, or data control—procedures designed to maintain the accuracy and integrity of item processing data, including MICR corrections and substitutions, preparation of entries for high-speed processing, controlling the movement of items into and out of high-speed processing, balancing transit and deposit runs, and preparing the daily settlement.

Check receiving—the process of receiving, batching, preproving, and performing quality control tests on incoming deposits.

Check letter operations—preparation of transit item cash letters, including repass sorting, printing of cash letters, assembly, and dispatch, and any manual processing of quick kills and reader/sorter rejects.

Microfilming—the process of creating a photographic record of checks by the microfilming process. This analysis does not include items micro-

filmed during reader/sorter passes. Labor for in-line reader/sorter microfilming is included under reader/sorter operation.

On-us processing—all functions required to process on-us items, including data capture and file update, sorting, filing, signature verification, stop payments, date holds, statement printing, and statement rendering. The two prevalent methods for on-us processing, infiling and bulk filing are analyzed separately.

Exception processing—the means of discovering and resolving exception items, including free, lost, miscoded, and missent items; and listing errors.

Return item processing—the handling of transit items returned from other processors. This analysis does not include labor employed in returning on-us items.

Reject processing—repair and data capture of items that are rejected from MICR reader/sorters. **On-line reject reentry** is the process of merging reject data directly into the MICR capture system using a terminal or other automated device.

Distribution of Labor

An analysis of the distribution of labor among item processing functions provides a view of how manpower is employed in check operations. As shown in Figure 19, encoding operations in 1986 accounted for the largest portion of check processing labor: 32 percent of total hours. On-us processing (both infiling and bulk filing) and return item handling employed 20 percent of the total while data control (balancing and corrections) claimed 15 percent. Other functions made up the remainder. Reader/sorter operation, the most highly automated function, accounted for only 5 percent of check processing labor.

The ratio of supervisory to clerical labor hours in the 1986 survey was 11 percent. This ratio is less than the 13 percent level of 1985, but is consistent with previous years. The ratio of supervisory to clerical hours varies by function from a high of 18 percent in reader sorter processing to a low of 9 percent in both encoding and infiling operations.

Overall Labor Productivity

The survey measured labor productivity in items processed per man-hour. Overall labor productivity was calculated by dividing total items processed by total labor hours reported for all functions. This statistic furnishes a broad measure of the labor intensiveness of check processing. The overall productivity calculation varies widely among individual institutions because of differences in processing and the mix of work. However, it is useful in measuring the aggregate productivity of check processing labor.

Figure 19
Distribution of Check Processing Labor

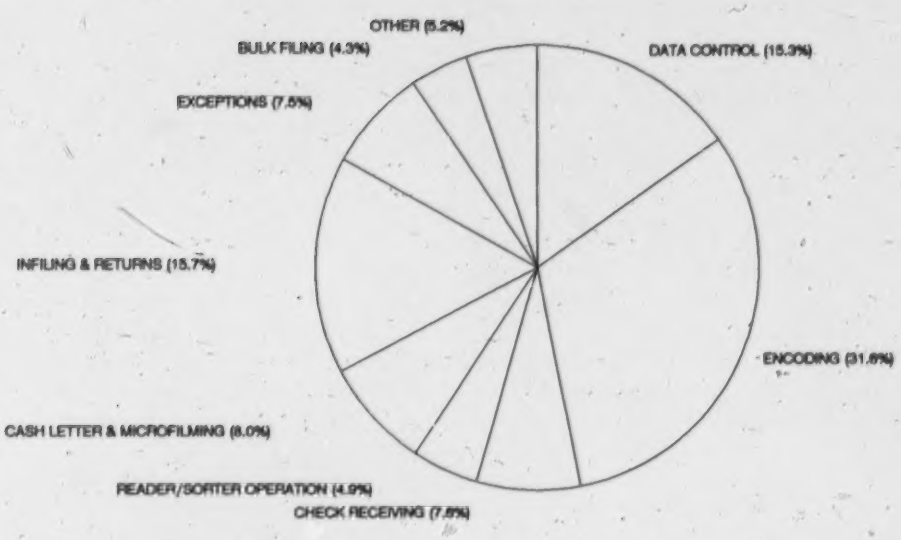
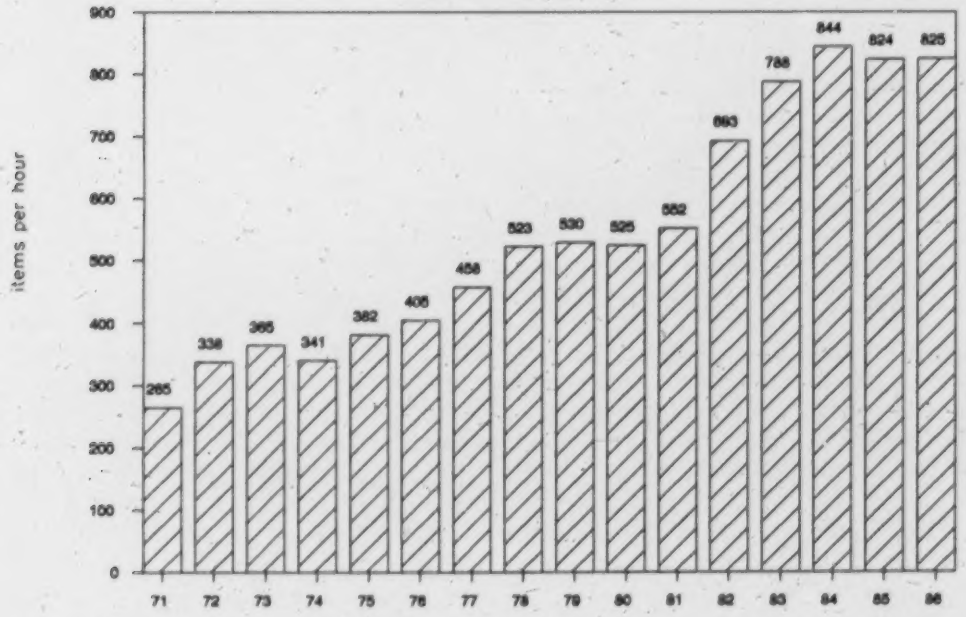


Figure 20
Overall Labor Productivity



The survey revealed that overall labor productivity in 1986 averaged 825 items per hour. This figure is almost unchanged from 1985 but is down from a peak of 844 in 1984. Figure 20 shows the trend for overall labor productivity.

After steady gains during the period 1980-1984, improvement in overall labor productivity seems to have been slowed or reversed. However, an analysis of overall productivity distribution shows that a significant number of survey respondents enjoy rates well above the national average. Figure 21 shows this distribution. It is likely that differences in the mix of work account for much of this discrepancy. But it is probable that many processors reporting exceptional productivity are utilizing methods that could benefit the entire industry.

Encoding

More check processing labor is employed in encoding items than in performing any other function. Although encoding procedures do vary among processors, encoding is perhaps the check processing function that is the most relevant to compare. Therefore, encoding productivity is one of the most useful measurements of check processing performance. Variations in encoding productivity furnish an insight into the relative efficiency of item processing from year to year and processor to processor.

In 1986, encoding productivity, including both single-pocket and multiple-pocket machines, dropped to 1,009 items per hour—down from 1,063 in 1985. Moreover, the 1986 figure was almost the same as that of 1983. This trend is shown in Figure 22.

The drop in productivity for single-picket machine operators was even more significant. In 1986, the average single-pocket encoding rate was 1,040 items per hour, as compared with 1,114 in 1985. The trend for single-pocket productivity is similar to that for all encoding, as shown in Figure 23.

Further analysis of single-pocket encoding productivity indicates a potential for further improvement. Figure 24 shows that 26 percent of the respondents reported single-pocket productivity of more than 1,400 items per hour, a level approximately 35 percent higher than the national average. Differences in the type of work processed may account for some individual variations. However, single-pocket encoding is a relatively comparable function among processors. Improvements in encoding productivity probably are achievable at most institutions.

Multiple-pocket encoding productivity rose to 820 items per hour in 1986 from 747 per hour in 1985. However, the 1985 statistic was altered by a one-time distortion in volumes measured. The 1986 rate actually was lower than the 1984 level of 853 items per hour and represents little improvement over the 1983 productivity of 818 per hour.

Figure 21
Distribution of the Overall Labor Productivity Rate

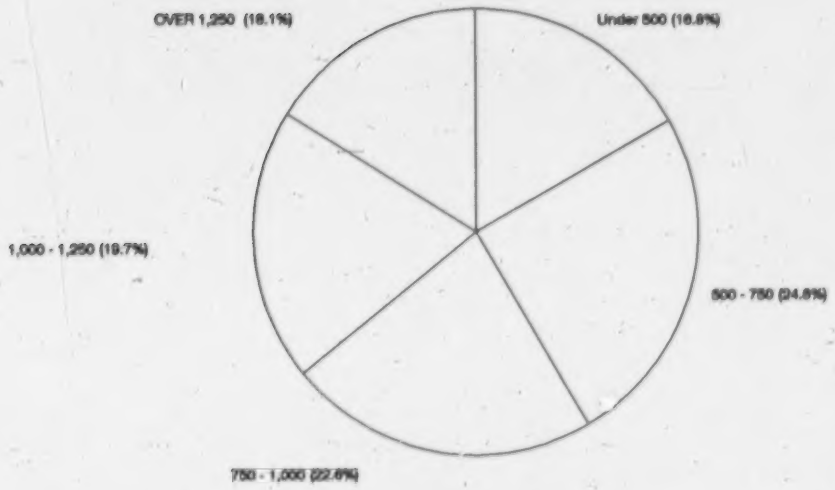


Figure 22
Encoding Labor Productivity

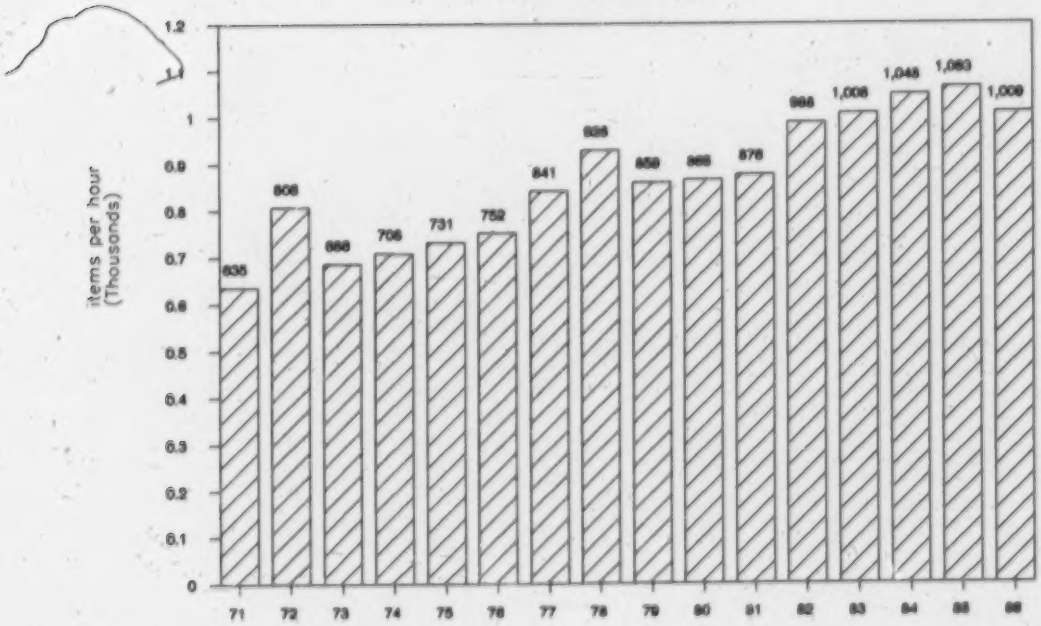


Figure 23
Single-Pocket Encoding Productivity

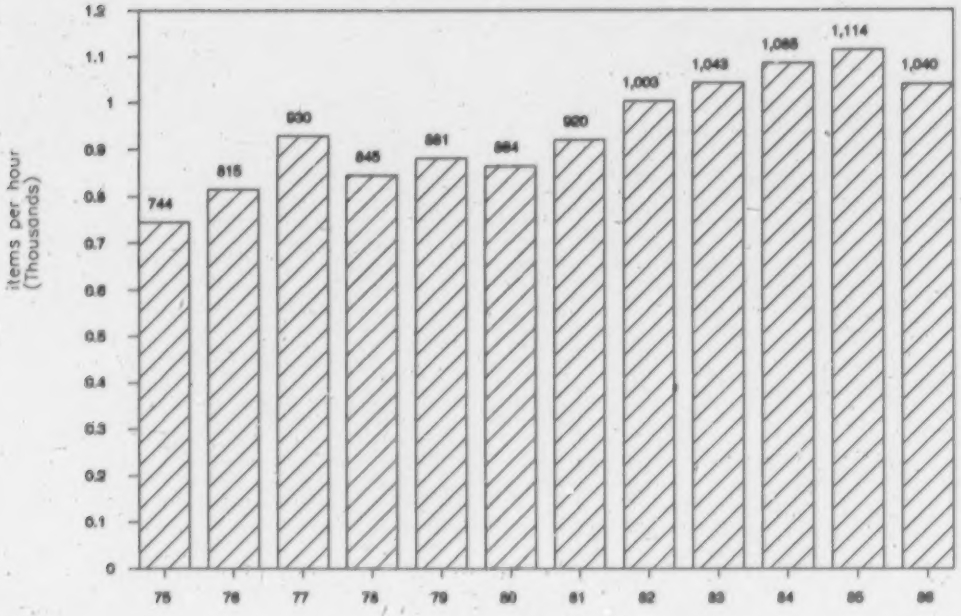
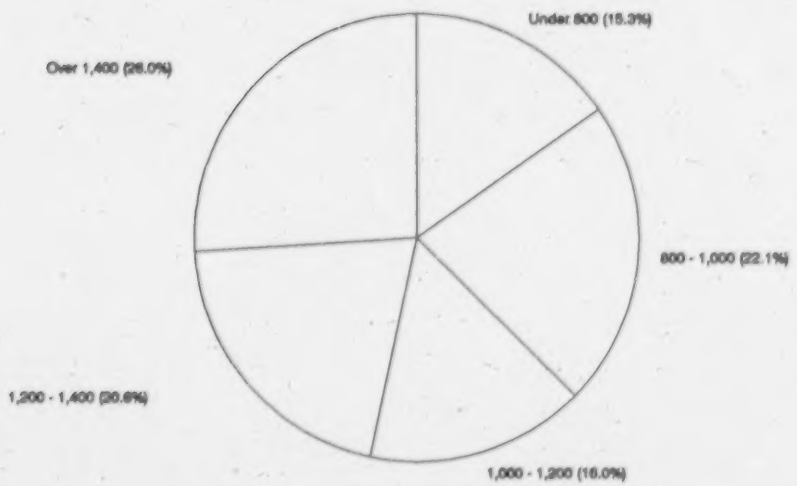


Figure 24
Distribution of Single-Pocket Encoding Productivity



Data Control—Balancing and Correction

Data control, including functions such as balancing and correction, is a crucial segment in the check processing cycle. Approximately 15 percent of all check processing labor is devoted to data control. Since balancing and correction are integral to workflow management, inefficient data control procedures can impede overall check processing throughput.

The survey measured data control productivity by dividing the total number of items received from all sources by the total number of man-hours employed in data control. Note that this statistic applies labor hours to all work, not only to items requiring correction or out-of-balance blocks. This method of calculation provides a measurement of the effort required to perform data control functions for a given work volume.

Data control productivity increased to 5,475 items per hour during 1986 from 5,305 per hour the previous year.

Check Receiving

Check receiving productivity was measured by dividing the total number of items received from all sources by the total number of man-hours employed receiving the work, creating batches, and performing quality control functions. Efficient check receiving is important because bottlenecks in this area can impede the entire workflow. Low check receiving productivity may be caused by needlessly cumbersome procedures. However, check receiving practices vary considerably among institutions. Therefore, direct comparison of receiving productivity is difficult.

In 1986, check receiving productivity averaged 11,151 items per hour, up from 10,466 items per hour in 1985 but still below the peak of 11,703 reported in the 1984 survey. Figure 25 traces check receiving productivity from 1980 through 1986.

Reader/Sorter Operations

The MICR reader/sorter is the core element in most item processing operations. High-speed data capture and document sorting have made volume check processing possible.

The survey measured the labor productivity of reader/sorter operation by dividing total prime-pass items processed by total labor hours employed in reader/sorter operation. This statistic is a measure of labor utilization which should not be confused with reader/sorter throughput. Throughput measures the speed of the reader/sorter machine.

Figure 25
Check Receiving Productivity

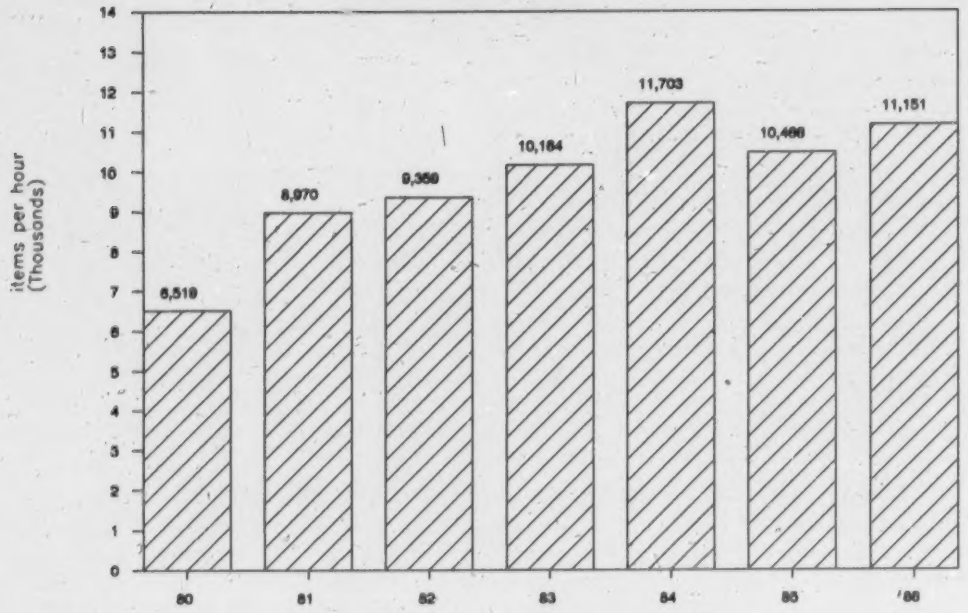
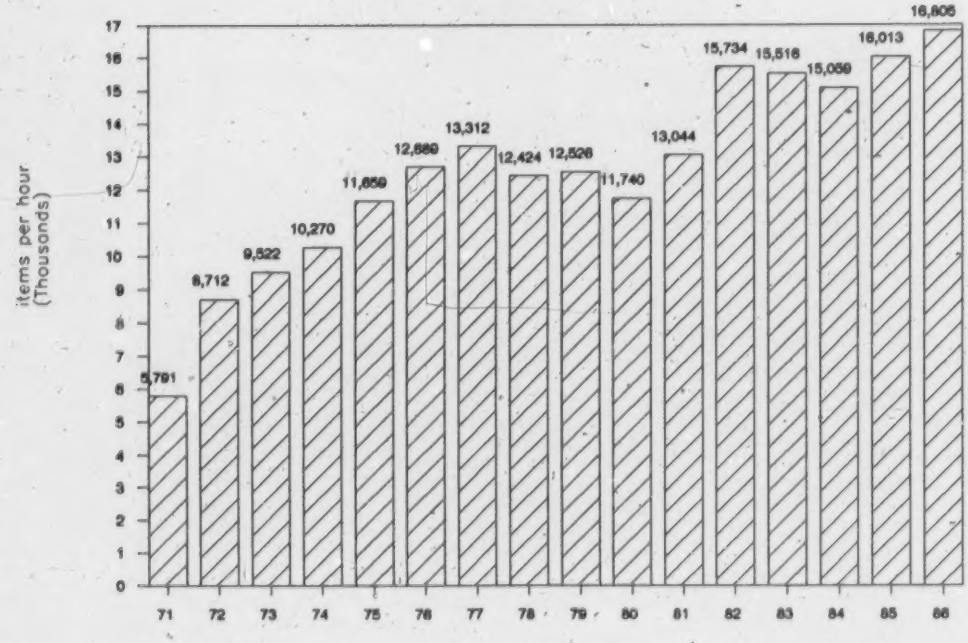


Figure 26
Reader/Sorter Labor Productivity



Reader/sorter productivity in 1986 averaged 16,805 items per hour, up from 16,013 in 1985 and 15,059 in 1984. Figure 26 illustrates the progress that has been made in this area.

Cash Letter Operations

The survey measured labor productivity of cash letter operations by dividing total transit items by total man-hours employed sorting the items into transit bundles, assembling bundles into cash letters, printing listings, and dispatching cash letter packages.

In 1986, productivity in cash letter operations averaged 7,245 items per hour. Although this measure declined from a level of 8,228 items per hour in 1985, cash letter productivity can vary significantly because of fluctuations in the mix of items, cash letter size, and dispatch deadlines.

Microfilming

The survey measured microfilming productivity by dividing total items microfilmed before or after reader/sorter processing by total labor hours spent in microfilming these items. Items microfilmed in-line during reader/sorter processing were not included in this calculation.

Microfilming labor productivity in 1986 averaged 7,442 items per hour. Microfilming productivity as measured by the survey varies widely among processors and from year to year. Results are not directly comparable because of differences in the operation at individual institutions and changes in the survey base.

On-Us Processing

The survey measured on-us processing labor productivity for both infiling and bulk filing systems. Productivity was calculated by dividing the total number of items either bulk filed or infiled by total labor hours employed in all phases of on-us processing, including posting of data, fine sorting, statement printing, signature verification, stop payment, filing, and statement rendering.

In the 1986 survey, infiling productivity averaged 2,146 items per hour, up significantly from the 1985 average of 1,389 items per hour. Bulk filing productivity in the 1986 survey averaged 4,591 items per hour, an increase over the 1985 level of 4,198 items per hour.

Exception Processing

Exception item processing was the most time-consuming function measured by the annual survey. It also is an area that has resisted improvements in productivity. As shown in Figure 27, exception processing labor productivity actually has declined since first measured by the survey in 1973.

Exception item processing productivity averaged three items per hour in 1986, the same as in 1985.

Return Item Processing

In 1986, the check processing industry focused much attention on return item processing inefficiencies. The year 1986 also was one of significant improvement in the national average for return item labor productivity. This productivity, calculated by dividing total transit returns received by the total number of labor hours employed processing transit returns, increased to 57 items per hour in 1986 from 50 per hour in 1985. The median productivity remained unchanged at 46 items per hour, suggesting that most of the improvement can be attributed to large-volume processors.

Figure 28 shows the distribution of return item productivity among respondents. Note that approximately 10 percent of the total enjoy rates of 120 items per hour or better, a rate that is more than twice the national average.

Reject Processing

The survey measured reject processing labor productivity by dividing the total number of reader/sorter rejects by the total man-hours employed in reject processing. The survey also calculated a separate measure of on-line reject reentry productivity by dividing those items reentered into the MICR capture stream via terminal or other on-line device by the number of hours employed in on-line reentry.

In 1986, reject processing labor productivity declined slightly to 316 items per hour from 319 per hour in 1985. On-line reject reentry productivity also declined, to 289 items per hour in 1986 from 313 per hour in 1985.

Figure 27
Exception Item Processing Productivity

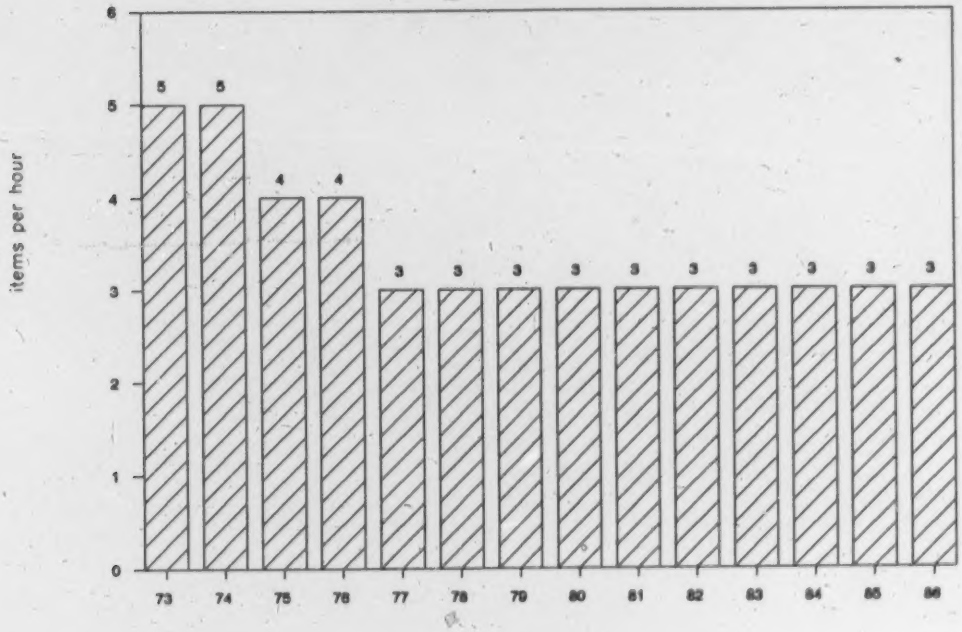
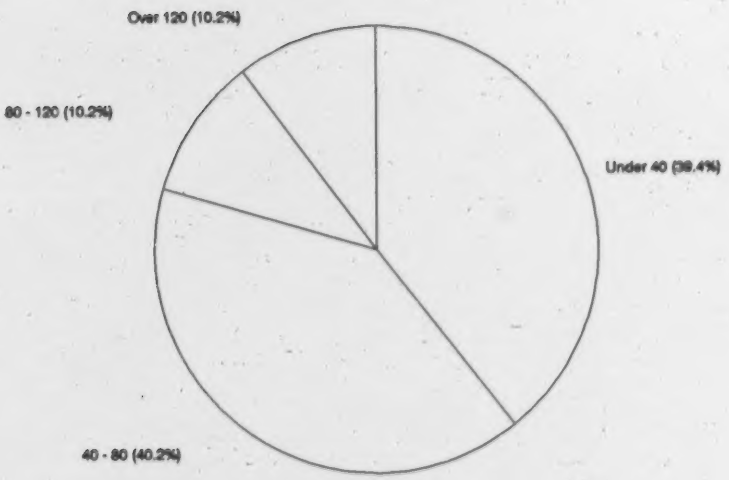


Figure 28
Return Item Processing Productivity



Characteristics of Work Processed

Transit Returns

Definition

Transit return—an item returned for any reason that originally had been sent out as a transit item.

As compared with forward check collection, return item handling is a costly, slow, and relatively inefficient function. Return items also represent a risk of loss to financial institutions. Therefore, any increase or decline in the number of returns affects the overall cost and effectiveness of check processing.

The survey reported 868 transit returns per 100,000 transit items, an increase from the 1985 rate of 819 per 100,000 transit items. Figure 29 shows the fluctuation in the transit return rate.

The average value of all transit return items reported in the 1986 survey was $780. The median response indicated an average transit return value of $620.

Pre-Encoded Items

Definition

Pre-encoded items—items received by a processor that already have been fully encoded, including dollar amount.

Approximately 32 percent of all check-processing labor hours are involved in encoding, the largest portion of manpower required by any single function. Since pre-encoded deposits by corporate customers and fully qualified items in cash letters do not require encoding, they tend to reduce the labor intensiveness of individual check processing operations. However, institutions must monitor the quality of encoding to avoid operational difficulties when processing pre-encoded work.

As shown in Figure 30, pre-encoded items accounted for 59 percent of all checks received. The percentage of pre-encoded work declined from 64 percent one year earlier. The median percentage reported by respondents in 1986 was 51 percent.

On-Us Items

Definition

> **On-us item**—an item drawn on or payable through the processing institution.

On-us items represented 44 percent of all items received in the 1986 survey. As shown in Figure 31, this level was up from the 1985 level of 41 percent. The median response in 1986 was 48 percent on-us items.

Payable-Through Drafts

Definition

> **Payable-through draft**—an item payable through the processing institution that is not a check or other instrument payable to the order or on demand.

Payable-through drafts represented 3.5 percent of all on-us items in the 1986 survey. However, a significant share of payable-through volume was handled by a small group of processors. The median incidence of payable-through items in 1986 was 0.4 percent of on-us items.

Figure 29
Transit Returns

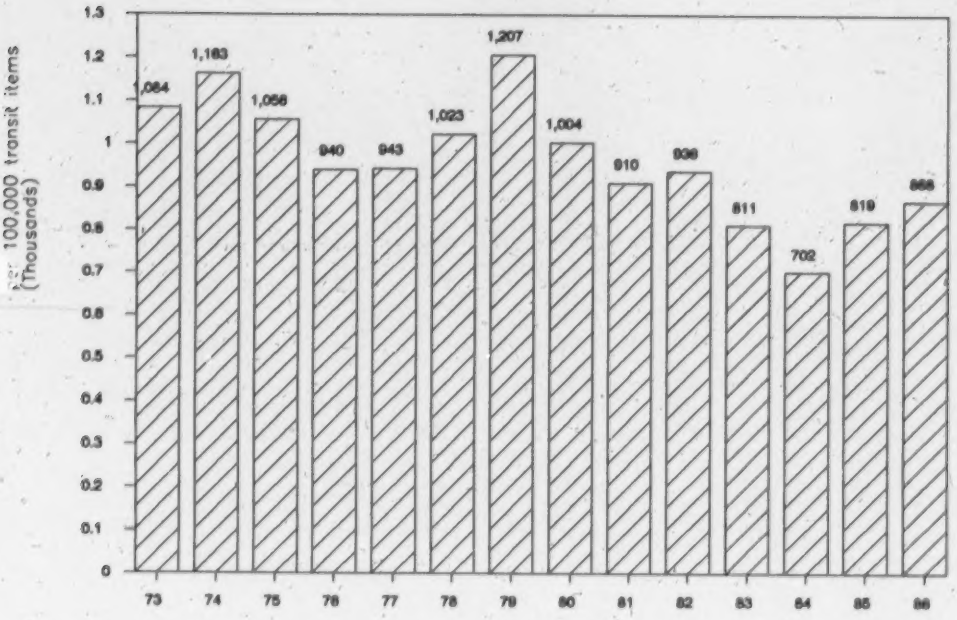


Figure 30
Pre-Encoded Items

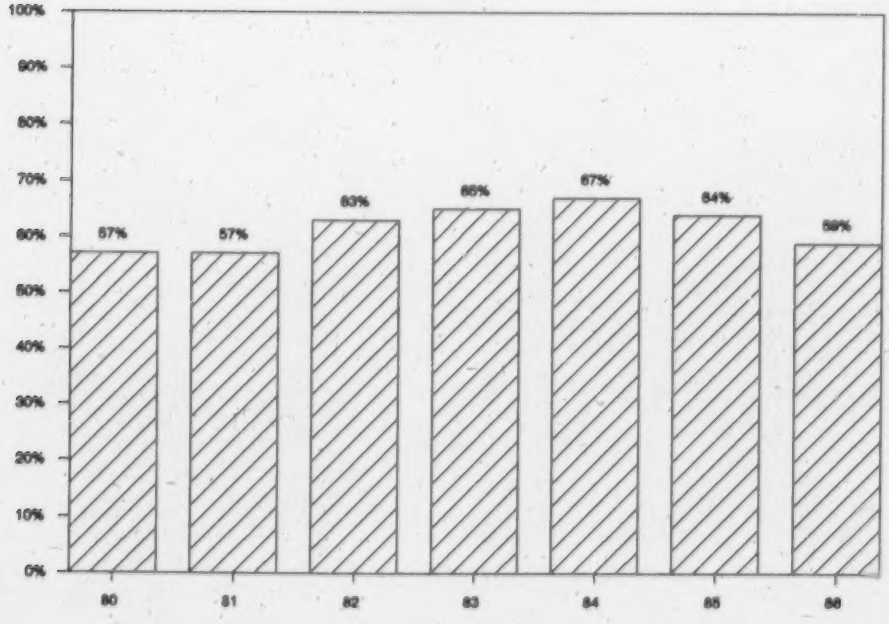
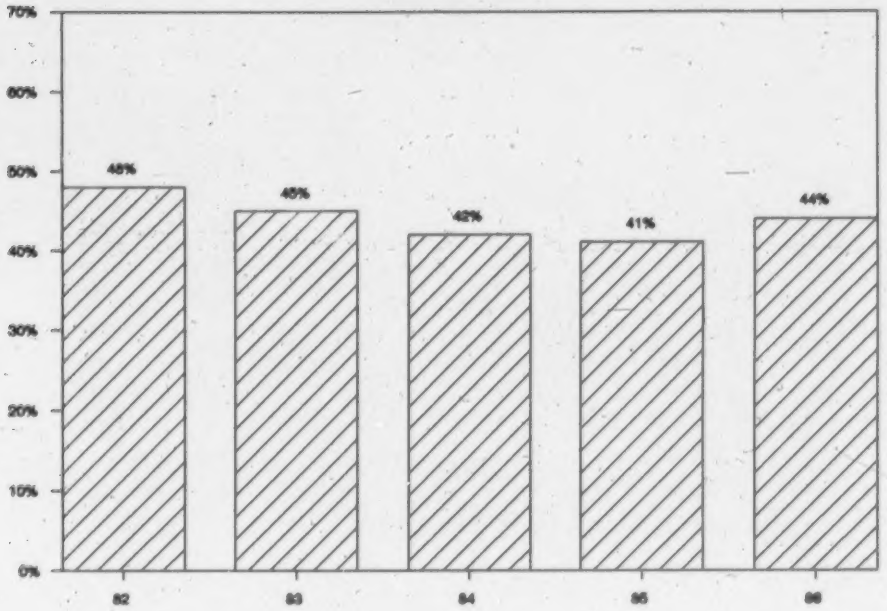


Figure 31
On-Us Items



Processing Methods

Each year check processors are asked to provide information about selected processing methods. In 1986, the survey included questions pertaining to reject processing, bulk filing, check truncation, electronic check presentment, and return item transportation.

Reject Processing

Definitions

Automated reject processing—processing of non-machinable items, including items rejected by the MICR reader/sorter on first and subsequent passes, using automated equipment for repair and data capture.

On-line reject reentry—processing of items rejected from first and subsequent passes on the MICR reader/sorter using a terminal or other automated device to merge reject data directly into the MICR capture system.

High-speed reject reentry—the recapture of items rejected on the first pass through a MICR reader/sorter by repassing the items.

In 1986, 89 percent of the rejects were processed using automated methods. This figure represents a negligible increase over the 1985 level of 88 percent. The degree of automation at individual institutions is reflected by the 1986 median response of 97 percent of items processed using automated methods, up from 95 percent in 1985. Figure 32 illustrates the trend in reject processing automation.

Twenty-five percent of the respondents did not employ automated reject processing in 1986, while 42 percent used automated processing in combination with manual methods and 33 percent relied on automated processing exclusively.

Of the respondents to the 1986 survey who do not utilize automated reject processing, 16 percent plan to acquire automated systems, 42 percent do not plan to automate, and 42 percent are undecided.

The 79 percent of 1986 respondents who do employ automated reject processing use on-line systems and 21 percent utilize off-line systems.

When asked if they repair all fields on rejected items, including the account number, 24 percent of the processors surveyed said they did not. Only 8 percent responded affirmatively, while 37 percent indicated that they repair all fields on items for selected banks and 32 percent said they repair all fields if no operator intervention is required.

Bulk Filing

In all, 82 percent of the 1986 survey respondents employed bulk filing for all least some portion of on-us items processed. Of all on-us items reported, approximately 52 percent were bulk-filed.

Check Truncation

Definitions

Check safekeeping at payor bank—truncation of check flow after high-speed processing by the payor bank. Checks are not returned to customers.

Cooperative check truncation—truncation of check flow after high-speed processing by the bank of first deposit. Payment information is forwarded to the payor bank by alternative means, such as the ACH.

Electronic check presentment—a process in which payment information is transmitted by electronic means to the payor bank where checks are delivered later. Check flow is not truncated.

Data processing service truncation—truncation of item flow at the bank providing safekeeping and data processing services, such as share draft and NOW processing, for other institutions.

In the 1986 survey, 28 processors reported check safekeeping activity. These processors truncated 3,855,672 items with a value of $4,345,162,462. An additional 1,555,646 items valued at $211,531,264 were truncated by data processing services at 11 processors.

The survey showed that four processors were involved in cooperative check truncation and handled 631 items worth $101,579. In addition, 10 other survey respondents reported electronic check presentment, including 405,394 items totaling $427,371,302.

Return Item Transportation

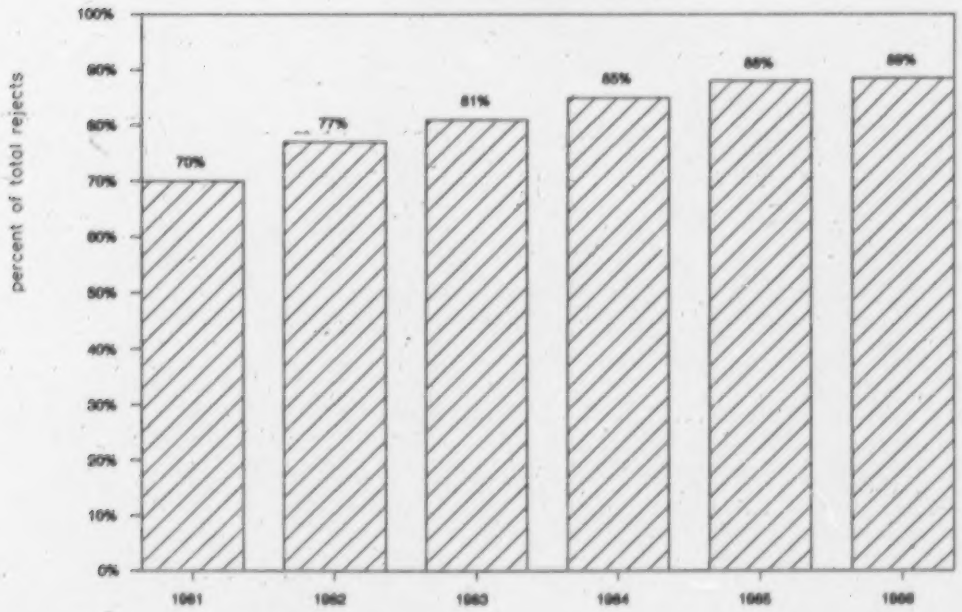
The 1986 survey contained a new section that included questions regarding return item transportation. The objective was to obtain information about return item practices for the Federal Reserve Board's Industry Return Advisory Group.

Of items returned by respondents to the Federal Reserve, local clearinghouses, and correspondents, 31.5 percent were returned to clearinghouses; 41 percent, to correspondents; and 27.5 percent, to Federal Reserve Banks.

Of those items returned to correspondents, 73.7 percent employed direct courier transportation; 23.8 percent, regular mail; 0.04 percent, express mail; and 2.5 percent, other means.

A total of 1,206 reciprocal direct send clearing arrangements were reported by 60 institutions. Of these, 50 institutions stated that they sent return item cash letters by direct courier to 598 reciprocal correspondents.

Figure 32
Automated Reject Processing



Comments by Survey Participants

Comments by respondents to the 1986 Survey of the Check Collection System have been summarized below. Since the purpose of this section is to provide an overview of developments in check processing, comments regarding specific vendors, processors, or equipment have not been included.

Personnel

Turnover reported by respondents ranged from a low of 9 percent to a high of 40 percent. The area most often mentioned was proof encoding, and several respondents complained of high turnover among part-time staff members.

Efforts by several processors to increase the ratio of part-time to full-time staff were hampered by difficulties in hiring employees for part-time and off-shift positions.

A significant number of respondents mentioned the benefits of formal training programs. These benefits include improved productivity and reduced turnover. A number of the programs mentioned were developed with the help of outside consulting firms, which often utilized audio-visual training aids. Training for proof encoding operators was mentioned most often, but several respondents stressed the importance of more general training in check processing functions, as well as instruction in management techniques for officers and supervisors. Centralization of operations also creates unique training needs, a number of respondents said.

Transportation

The unique needs of different processors resulted in two divergent trends: Some eliminated direct sends and consolidated shipments to reduce costs, while others established more direct sends and began using more varied transportation to reduce float. Much of the activity was opportunistic, as processors took advantage of new transportation alternatives or changes in volume and mix. Several respondents reported that the analysis of transportation is an ongoing process.

Rejects

A number of respondents reported successful programs to reduce rejects. Some of the features of these programs include:

- Ongoing quality control.
- Fees for excess rejects.
- Acceptance testing of new check orders.
- Rigorous preventive maintenance of sorters.
- Communication of reject problems with branches and the proof encoding department.

One processor implemented a software feature that stops reader/sorter operation whenever excessive rejects occur.

Several processors implemented on-line automated reject repair and reentry, and a number of others upgraded existing systems. One benefit of on-line reentry mentioned by respondents was float recovery. Most users of automated systems reported that they were satisfied, and one reported that 70 percent of the rejects were handled automatically. Another cited the benefits of in-line microfilming during automated reject repair.

Many respondents called for nationwide standards for full field repair of rejects, citing problems of payor banks handling items without valid account or serial numbers. One suggested the development of a national "hold harmless" agreement for full field repair.

Outstanding Exception Items

Many respondents reported decreases in the level of outstanding exceptions and attributed the reductions to a number of reasons, including:

- A coordinated effort by processors to reduce exceptions.
- Improved training and the retention of experienced staff.
- Better quality control.
- Use of automated systems.
- Better audit trails at medium and large volume banks.
- Direct exchange and net settlement.

Some processors reported increased levels of outstanding exception items. The reasons cited included problems with controlled disbursement and branch accounts. One processor felt that increased outstanding exceptions result from mergers, because large processors are slower in resolving exceptions.

One respondent noted that exception resolution is still a labor-intensive process.

Returns and Adjustments

Many respondents commented about the implications of Federal Reserve Regulation J requiring notification of returns over $2,500. The regulation has increased costs for several processors. One processor suggested that Regulation J be included in the Uniform Commercial Code, and that "courtesy" notification by intermediate processors be eliminated. Another reported that branches now are pre-notified of returns based on Regulation J notification.

A number of respondents reported success in automating return item processing. They cited such benefits of automation as assignment of float, fees, and volumes to accounts, and control over increases in staff. One cited the advantages of branch decision input by on-line terminal. Several processors mentioned plans to automate return processing in the coming year.

Several other processors stated they plan to centralize return item processing.

One processor noted problems with misrouted returns.

Reclearing was mentioned by two respondents. One processor was pleased with a program to redeposit returns of less than $50, citing a reduction in overall volumes that must be processed, and plans to raise the threshold to $100. Another reported an overall increase in the volume of reclears.

Two processors noted the reduction in exceptions resulting from the implementation of on-line reconcilement systems. Another was dissatisfied with the method used to resolve encoding errors.

Equipment and System Problems

Several respondents reported that system problems had declined. A few reported specific problems, including power outages. Enhancements reported by processors included programs that print out of balance trays only, single sort patterns for multiple banks, and printing of repass and prime pass masters at the same time.

Security

Security activities mentioned by respondents included off-site disaster recovery, system security measures, closed circuit camera surveillance, and adherence to security procedures.

Regulatory Impacts

In addition to the impact of Regulation J, one processor mentioned a major impact because of restrictions on daylight overdrafts. However, these problems were addressed by system changes.

Check Truncation

Several respondents planned to implement check safekeeping programs for retail or commercial customers, while others planned to expand existing programs. One processor reported that 42 percent of existing retail customers have opted for safekeeping, as have 60 percent of new retail customers. Another reported 76 percent penetration of personal accounts and 30 percent penetration of business. Two specific markets identified for check safekeeping were students and employees of large corporate customers.

One respondent called for greater participation in the ABA check safekeeping program.

Microcomputer Applications

Microcomputer applications reported by respondents include workflow tracking, transit clearings analysis, charge-off and exception reporting, daily balancing, budgeting, and productivity measurement.

Miscellaneous

Several respondents noted that prices for correspondent check services were stable, enabling them to control clearing costs. One cited improved availability because of better deposit options offered by correspondents and the Federal Reserve Banks.

One processor mentioned plans to truncate all cash deposits at the teller line.

Appendices

Appendix A
Detailed Survey Tables

TABLE 1

RESPONDENTS BY REGION

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
BOSTON	12	11	13	14	13	13	14	10	9	12	10	11	6	8	12	8
NEW YORK	14	21	25	23	21	16	18	20	17	17	14	16	19	16	11	14
PHILADELPHIA	15	17	19	18	18	14	21	18	22	24	18	16	15	12	13	10
PITTSBURGH	3	4	4	6	6	6	6	6	5	5	5	5	4	2	3	4
WASHINGTON, D.C.	10	10	7	10	9	7	8	10	7	9	9	8	9	8	7	10
ATLANTA	15	19	21	17	17	15	18	14	19	21	18	25	16	18	23	30
CHICAGO	12	14	16	12	11	9	14	12	8	11	12	12	11	10	14	7
CLEVELAND	11	12	13	13	12	11	10	12	11	11	13	11	6	9	6	8
DETROIT	7	6	9	8	7	6	9	6	8	9	9	8	4	4	7	7
MINNEAPOLIS/ST.PAUL	2	3	3	3	2	3	3	0	0	0	5	4	5	0	2	0
ST. LOUIS	7	9	11	10	10	10	10	9	9	10	11	12	9	8	9	9
DALLAS	7	7	8	8	9	9	8	6	4	6	7	7	4	5	7	6
HOUSTON	7	7	5	7	5	2	5	8	9	8	5	9	5	3	8	6
LOS ANGELES	12	11	10	8	8	7	9	9	9	10	7	10	11	8	6	9
SAN FRANCISCO	12	10	11	9	10	9	9	8	11	11	9	11	10	9	7	6
DENVER	3	4	4	6	6	4	6	6	5	5	5	5	4	4	6	4
TOTAL RESPONDENTS	149	165	179	172	164	141	168	154	153	169	157	170	138	124	141	138

TABLE 2

MEASUREMENTS OF PERFORMANCE	AVERAGE	MEDIAN
READER/SORTER REJECT RATE	1.3%	1.3%
REASON FOR REJECTS:		
TRANSIT NUMBER	15%	NA
ACCOUNT NUMBER	19%	NA
DOLLAR AMOUNT	37%	NA
SERIAL NUMBER	5%	NA
TRANSACTION CODE	6%	NA
OTHER REASONS	19%	NA
REJECT RATE		
AFTER HIGH SPEED RE-ENTRY	0.4%	0.3%
AUTOMATED REJECT PROCESSING	88.5%	97.0%
MANUAL REJECT PROCESSING	11.5%	3.1%
TRANSIT RETURNS:		
PER 100,000 TRANSIT ITEMS	868.3	816.2
AVERAGE AMOUNT	$780	$620
FREE AND LOST ITEMS (per 100,000)	12	8.4
FREE ITEMS (per 100,000)	4.7	2.5
LOST ITEMS (per 100,000)	7.3	5.3
MISSENT, MISCODED, AND LISTING ERRORS (per 100,000)	14.6	12.2
MISSENT ITEMS (per 100,000)	4.6	2.4
MISCODED ITEMS (per 100,000)	6.3	5
LISTING ERRORS (per 100,000)	3.7	2.2
EXCEPTIONS AND RETURNS (per 100,000)	894.2	835.6
EXCEPTIONS, RETURNS AND REJECTS	1.8%	1.8%
EXCEPTION DISCOVERED: AVERAGE VALUE	$27,074	$3,520
EXCEPTION RESOLVED: AVERAGE VALUE	$33,568	$3,770
EXCEPTIONS OUTSTANDING: DOLLARS		
0 - 1 MONTH	88.4%	NA
1 - 2 MONTHS	6.6%	NA
2 - 4 MONTHS	2.5%	NA
4 - 6 MONTHS	1.4%	NA
OVER 6 MONTHS	1.2%	NA
EXCEPTIONS OUTSTANDING: ITEMS		
0 - 1 MONTH	31.6%	NA
1 - 2 MONTHS	23.0%	NA
2 - 4 MONTHS	18.1%	NA
4 - 6 MONTHS	14.8%	NA
OVER 6 MONTHS	12.5%	NA
TRANSIT HOLDOVER RATE	1.19%	0.13%
TRANSIT HOLDOVER ITEM (amount)	$937	$524
PRE-ENCODED ITEMS	58.9%	50.7%
ON-US ITEMS	43.8%	47.6%
PAYABLE-THROUGH DRAFTS	3.5%	0.4%

TABLE 3

LABOR PRODUCTIVITY	AVERAGE	MEDIAN
OVERALL LABOR PRODUCTIVITY	824.5	848.4
DISTRIBUTION OF LABOR:		
DATA CONTROL	15%	NA
ENCODING	32%	NA
CHECK RECEIVING	8%	NA
READER/SORTER OPERATION	5%	NA
CASH LETTER AND MICROFILMING	8%	NA
INFILING AND RETURNS	16%	NA
EXCEPTION ITEM PROCESSING	7%	NA
BULK FILING	4%	NA
OTHER	5%	NA
SUPERVISORY/CLERICAL RATIO	11.2%	11.1%
BALANCING AND CORRECTION	5,474.7	6,023.3
ENCODING:		
OVERALL	1,009.2	1,152.3
SINGLE POCKET	1,040.3	1,179.9
MULTIPLE POCKET	820.2	557.7
CHECK RECEIVING	11,151.4	13,331.8
READER/SORTER OPERATION	16,805.2	25,497.8
CASH LETTER OPERATIONS	7,245.0	8,628.6
MICROFILMING	7,442.0	5,924.5
ON-US PROCESSING:		
INFILING	2,145.6	1,995.3
BULK FILING	4,591.2	9,698.1
RETURN ITEM PROCESSING	57.3	45.8
EXCEPTION ITEM PROCESSING	3.0	4.0
REJECT PROCESSING	314.5	395.6
REJECT RE-ENTRY	288.7	318.8

TABLE 4

MEASURES OF SYSTEM PERFORMANCE

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
REJECT RATE	3.2%	3.1%	3.1%	2.8%	2.6%	2.3%	2.1%	2.1%	2.1%	1.9%	1.7%	1.5%	1.5%	1.5%	1.4%	1.3%
FREE AND LOST (1)	34	*	36	31.9	29.2	32.5	28.2	21.3	21.7	19.6	18.8	16.6	11.1	10.8	13.9	12
MISSENT, MISCODED & LISTING ERRORS (2)	*	*	*	*	*	26.7	17.4	20.5	23	18.6	16.6	13.9	12.7	11.6	14.3	14.6
TRANSIT RETURN ITEMS (2)	854	*	1,084	1,163	1,056	940	943	1,023	1,207	1,004	910	936	811	702	819	868
EXCEPTION AND RETURN ITEMS (2)	965	*	1,184	1,240	1,112	1,001	995	1,065	1,266	1,062	959	967	837	731	866	894
EXCEPTIONS, RETURNS, AND REJECTS (3)	*	*	3.7%	3.4%	3.3%	2.8%	2.7%	2.6%	2.9%	2.4%	2.4%	2.0%	1.9%	1.9%	1.9%	1.8%
TRANSIT HOLDOVER RATE	6.3%	8.4%	9.4%	5.9%	5.0%	4.3%	4.2%	2.8%	2.5%	1.9%	1.4%	1.6%	1.2%	1.2%	0.7%	1.2%
PRE-ENCODED ITEMS (3)	*	*	*	*	*	*	*	*	*	57%	57%	63%	65%	67%	64%	59%
ON-US ITEMS (3)	*	*	*	*	*	*	*	*	*	44%	*	48%	45%	42%	41%	44%
PAYABLE THROUGH DRAFTS (3)	*	*	*	*	*	*	*	*	*	5.2%	*	2.4%	3.5%	3.7%	2.7%	3.5%
RETURN ITEM:																
AVERAGE VALUE	*	*	$492	$454	$463	$558	$1,186	$659	$800	$813	$705	$678	$664	$828	$869	$780
MEDIAN VALUE	*	*	$303	$299	$315	$335	$374	$417	$409	$496	$528	$510	$549	$553	$626	$620
EXCEPTION DISCOVERED:																
AVERAGE VALUE	*	*	$7,015	$9,215	$6,203	$4,759	$7,104	$7,442	$14,802	$19,262	$36,792	$25,901	$22,599	$29,631	$27,117	$27,074
MEDIAN VALUE	*	*	$1,186	$1,094	$1,228	$1,421	$2,304	$2,186	$2,970	$3,350	$3,496	$4,166	$3,382	$4,024	$3,835	$3,520
EXCEPTION RESOLVED:																
AVERAGE VALUE	*	*	$8,179	$7,693	$7,278	$5,276	$9,092	$8,790	$18,747	$23,885	$50,149	$34,048	$30,344	$27,044	$21,948	$33,606
MEDIAN VALUE	*	*	$1,453	$1,285	$1,289	$1,945	$2,202	$2,262	$2,970	$3,448	$3,913	$3,756	$3,512	$4,884	$3,971	$3,770
TRANSIT HOLDOVER ITEM:																
AVERAGE VALUE	*	*	*	*	*	$439	$1,181	$517	$661	$678	$781	$408	$2,129	$529	$718	$937
MEDIAN VALUE	*	*	*	*	*	$250	$294	$270	$430	$551	$478	$413	$521	$519	$526	$524

1 Per 100,000 items received.
2 Per 100,000 transit items sent.
3 Percent of total items processed.
* Comparable data not available.

TABLE 5

READER/SORTER REJECTS

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
REJECT RATE	3.2%	3.1%	3.1%	2.8%	2.6%	2.3%	2.1%	2.1%	2.1%	1.9%	1.7%	1.5%	1.5%	1.5%	1.4%	1.3%
Median reject rate	*	*	2.8%	2.8%	2.4%	2.4%	2.1%	2.0%	2.0%	1.8%	1.7%	1.5%	1.4%	1.4%	1.4%	1.3%
DISTRIBUTION OF REJECT RATE:																
0 - 1.0%	*	*	2%	4%	2%	2%	3%	0%	4%	6%	17%	11%	20%	25%	18%	22%
1.1 - 1.5%	*	*	5%	4%	9%	11%	14%	16%	17%	24%	26%	37%	46%	38%	45%	49%
1.6 - 2.0%	*	*	12%	13%	18%	21%	26%	33%	31%	25%	31%	29%	24%	24%	28%	24%
2.1 - 2.5%	*	*	19%	22%	23%	21%	20%	19%	22%	24%	14%	16%	6%	8%	6%	4%
2.6 - 3.0%	*	*	21%	15%	18%	19%	18%	17%	14%	13%	7%	3%	3%	3%	1%	1%
3.1 - 3.5%	*	*	10%	14%	10%	9%	7%	9%	5%	7%	6%	1%	1%	1%	0%	1%
3.6 - 4.0%	*	*	8%	6%	10%	6%	3%	3%	5%	0%	2%	1%	1%	1%	1%	0%
4.1 - 4.5%	*	*	8%	8%	5%	5%	4%	3%	1%	0%	3%	1%	0%	1%	1%	0%
4.6 - 5.0%	*	*	5%	8%	2%	2%	1%	0%	1%	0%	**	**	**	**	**	**
5.1 - 5.5%	*	*	1%	2%	0%	1%	1%	1%	0%	0%	**	**	**	**	**	**
5.6 - 6.0%	*	*	3%	2%	2%	0%	1%	0%	1%	0%	**	**	**	**	**	**
Over 6.0%	*	*	6%	2%	2%	1%	1%	0%	1%	0%	**	**	**	**	**	**
TOTAL			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
REASON FOR REJECT:																
ROUTING/TRANSIT NUMBER	*	*	*	*	*	*	*	20%	19%	19%	15%	15%	16%	14%	15%	15%
ACCOUNT NUMBER	*	*	*	*	*	*	*	16%	18%	16%	16%	16%	20%	18%	17%	18%
DOLLAR AMOUNT	*	*	*	*	*	*	*	41%	40%	42%	35%	34%	36%	33%	35%	36%
SERIAL NUMBER	*	*	*	*	*	*	*	*	*	*	5%	5%	5%	6%	5%	5%
TRANSACTION CODE	*	*	*	*	*	*	*	*	*	*	7%	7%	7%	5%	6%	6%
OTHER	*	*	*	*	*	*	*	24%	22%	24%	22%	23%	17%	23%	22%	19%
TOTAL								100%	100%	100%	100%	100%	100%	100%	100%	100%

* Comparable data not available.

** Data for 1981 and after included in category "Over 4.0%"

TABLE 6

REJECT PROCESSING METHODS

	1981	1982	1983	1984	1985	1986
AUTOMATED REJECT PROCESSING:						
Percentage of total rejects	70%	77%	81%	85%	88%	89%
Median response	83%	85%	92%	95%	95%	97%
Is your bank using automated reject processing?						
NO	39%	28%	21%	16%	20%	25%
YES, EXCLUSIVELY	19%	18%	20%	23%	27%	33%
YES, IN COMBINATION WITH MANUAL METHODS	42%	54%	59%	61%	53%	42%
If no, do you plan to acquire automated reject processing?						
NO	11%	26%	38%	45%	31%	42%
YES	44%	35%	35%	25%	31%	16%
UNDECIDED	45%	39%	27%	30%	39%	42%
If yes, automated reject processing is:						
ON-LINE	63%	69%	70%	72%	80%	79%
OFF-LINE	37%	31%	30%	28%	20%	21%
Do you repair all fields, including account number?						
NO	16%	21%	14%	21%	17%	24%
YES	12%	13%	18%	17%	13%	8%
YES, ON SELECTED BANKS	40%	43%	37%	33%	36%	37%
YES, BUT ONLY IF OPERATOR INTERVENTION IS NOT REQUIRED	32%	23%	31%	29%	34%	32%
REJECT RATE AFTER HIGH-SPEED REJECT REENTRY	0.8%	0.6%	0.5%	0.4%	0.5%	0.4%
Median response	0.7%	0.5%	0.4%	0.3%	0.3%	0.3%

TABLE 7

EXCEPTION ITEMS

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
FREE AND LOST (1)	34	*	36	31.9	29.2	32.5	28.2	21.3	21.7	19.6	18.8	14.6	11.1	10.8	13.9	12
FREE ITEMS (1)	*	*	*	13.7	12.5	13.7	11.7	8.7	8.9	7.7	7.8	5.9	4.3	4.7	5.7	4.7
LOST ITEMS (1)	*	*	*	18.2	16.7	19.2	16.5	12.6	12.9	11.9	11	8.6	6.8	6.2	8.2	7.3
MISSENT, MISCODED, AND LISTING ERRORS(2)	*	*	*	*	*	26.7	17.4	20.5	23	18.6	16.6	13.9	12.7	11.6	14.3	14.6
MISSENT AND MISCODED (2)	77.6	*	45.4	27.8	23	*	*	*	*	*	*	*	*	*	*	*
MISSENT ITEMS (2)	*	*	*	19.2	14.9	17.4	8.3	8.8	13.5	7.9	6.5	5	4.2	4.6	4.7	4.6
MISCODED ITEMS (2)	*	*	*	8.5	8.1	5.9	6.2	7.7	6	6	6.4	5.3	5.5	5	6.2	6.3
LISTING ERRORS (2)	*	*	*	*	*	3.4	3	3.9	3.9	4.3	3.8	3.6	3.1	2.6	3.4	3.7
EXCEPTIONS OUTSTANDING: (Dollars)																
0 - 1 month	*	59%	80%	68%	78%	85%	73%	68%	70%	62%	61%	76%	81%	78%	67%	88%
1 - 2 months	*	20%	11%	14%	18%	8%	15%	16%	18%	20%	22%	10%	9%	11%	13%	7%
2 - 4 months	*	9%	6%	9%	2%	4%	8%	10%	7%	10%	9%	6%	6%	5%	6%	3%
4 - 6 months	*	7%	2%	5%	1%	1%	3%	4%	3%	5%	3%	3%	3%	3%	6%	1%
Over 6 months	*	5%	2%	4%	1%	2%	1%	2%	2%	4%	4%	5%	2%	3%	9%	1%
TOTAL		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
EXCEPTIONS OUTSTANDING: (Items)																
0 - 1 month	*	33%	40%	28%	34%	38%	29%	25%	30%	23%	29%	24%	31%	28%	38%	32%
1 - 2 months	*	23%	28%	27%	26%	27%	21%	19%	25%	21%	26%	22%	22%	20%	23%	23%
2 - 4 months	*	22%	18%	25%	19%	22%	24%	28%	20%	23%	22%	24%	24%	21%	17%	18%
4 - 6 months	*	17%	9%	11%	10%	8%	13%	17%	13%	17%	12%	14%	15%	15%	9%	15%
Over 6 months	*	5%	5%	9%	11%	6%	13%	11%	11%	16%	12%	16%	9%	16%	14%	13%
TOTAL		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

1 Per 100,000 items received.
2 Per 100,000 transit items sent.
3 Percent of total items processed.
* Comparable data not available.

TABLE 8

DISTRIBUTION OF
FREE AND LOST ITEM RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 5	29	22	30	32	21	34	35
5 - 10	40	31	46	42	39	34	40
10 - 15	20	19	26	17	30	25	19
15 - 20	13	13	16	15	8	14	11
20 - 25	14	16	16	7	8	10	5
25 - 30	8	12	10	10	6	7	5
30 - 35	13	6	6	3	1	2	4
35 - 40	8	2	5	1	1	2	2
40 - 45	6	7	2	0	0	0	2
45 - 50	3	2	0	0	1	0	0
50 - 100	11	10	8	3	4	7	4
OVER 100	0	3	1	1	1	1	2
TOTAL	165	143	166	131	120	136	129
PERCENTAGE OF RESPONEDNTS:							
UNDER 10	18%	15%	18%	24%	18%	25%	27%
5 - 10	24%	22%	28%	32%	33%	25%	31%
10 - 15	12%	13%	16%	13%	25%	18%	15%
15 - 20	8%	9%	10%	11%	7%	10%	9%
20 - 25	8%	11%	10%	5%	7%	7%	4%
25 - 30	5%	8%	6%	8%	5%	5%	4%
30 - 35	8%	4%	4%	2%	1%	1%	3%
35 - 40	5%	1%	3%	1%	1%	1%	2%
40 - 45	4%	5%	1%	0%	0%	0%	2%
45 - 50	2%	1%	0%	0%	1%	0%	0%
50 - 100	7%	7%	5%	2%	3%	5%	3%
OVER 100	0%	2%	1%	1%	1%	1%	2%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	19.6	18.8	14.6	11.1	10.8	13.9	12.0
MEDIAN	13.4	15.0	11.0	8.8	10.3	10.1	8.4

* No comparable data available.

$$\frac{Q39 + Q41}{Q1 + Q2} \times 100{,}000$$

TABLE 9

DISTRIBUTION OF
MISSENT, MISCODED, AND LISTING ERROR RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 5	20	16	30	19	17	15	20
5 - 10	38	32	36	30	40	39	33
10 - 15	26	31	34	34	32	37	30
15 - 20	23	18	19	21	10	17	12
20 - 25	17	13	20	9	5	10	11
25 - 30	15	8	11	5	4	5	5
30 - 35	6	7	5	6	2	3	6
35 - 40	4	5	3	1	0	4	2
40 - 45	4	3	0	1	0	1	4
45 - 50	0	3	3	1	2	0	4
50 - 100	13	6	4	2	5	4	4
OVER 100	2	1	0	3	1	1	1
TOTAL	168	143	165	132	118	136	132
PERCENTAGE OF RESPONEDNTS:							
UNDER 10	12%	11%	18%	14%	14%	11%	15%
5 - 10	23%	22%	22%	23%	34%	29%	25%
10 - 15	15%	22%	21%	26%	27%	27%	23%
15 - 20	14%	13%	12%	16%	8%	13%	9%
20 - 25	10%	9%	12%	7%	4%	7%	8%
25 - 30	9%	6%	7%	4%	3%	4%	4%
30 - 35	4%	5%	3%	5%	2%	2%	5%
35 - 40	2%	3%	2%	1%	0%	3%	2%
40 - 45	2%	2%	0%	1%	0%	1%	3%
45 - 50	0%	2%	2%	1%	2%	0%	3%
50 - 100	8%	4%	2%	2%	4%	3%	3%
OVER 100	1%	1%	0%	2%	1%	1%	1%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	18.6	16.6	14.0	12.7	11.6	14.3	14.6
MEDIAN	14.9	13.0	11.7	13.3	10.4	11.6	12.2

* No comparable data available.

$$\frac{Q33 + Q35 + Q37}{Q10} \times 100{,}000$$

TABLE 10

A COMPARISON OF BALANCING POLICY AND EXPERIENCE--
PERCENTAGE OF RESPONDENTS

	1981	1982	1983	1984	1985	1986
BALANCING PROCEDURES:						
Always balance	3%	3%	4%	2%	2%	3%
Attempt to balance	85%	80%	78%	85%	82%	85%
Seldom balance	12%	17%	18%	13%	16%	12%
EXCEPTION ITEM GROWTH:						
Grown	49%	28%	30%	52%	48%	41%
Remained same	27%	32%	32%	27%	31%	34%
Decreased	24%	40%	38%	21%	21%	25%
ADJUSTMENT STAFF SIZE						
Grown	26%	24%	22%	22%	26%	19%
Remained same	50%	46%	43%	51%	60%	52%
Decreased	24%	30%	35%	27%	15%	29%

TABLE 11

DISTRIBUTION OF
TRANSIT RETURN RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 200	1	1	3	5	2	4	4
200 - 400	6	4	9	5	9	5	3
400 - 600	7	18	13	28	33	18	18
600 - 800	44	45	48	31	38	34	36
800 - 1,000	37	37	36	34	27	38	36
1,000 - 1,200	28	10	24	12	7	25	14
1,200 - 1,400	19	11	14	10	3	8	6
1,400 - 1,600	8	7	4	1	1	3	7
1,600 - 1,800	7	5	1	3	0	1	0
1,800 - 2,000	4	3	4	2	1	1	2
OVER 2,000	4	8	8	3	2	4	5
TOTAL	165	149	164	134	123	141	131
PERCENTAGE OF RESPONDENTS:							
UNDER 200	1%	1%	2%	4%	2%	3%	3%
200 - 400	4%	3%	5%	4%	7%	4%	2%
400 - 600	4%	12%	8%	21%	27%	13%	14%
600 - 800	27%	30%	29%	23%	31%	24%	27%
800 - 1,000	22%	25%	22%	25%	22%	27%	27%
1,000 - 1,200	17%	7%	15%	9%	6%	18%	11%
1,200 - 1,400	12%	7%	9%	7%	2%	6%	5%
1,400 - 1,600	5%	5%	2%	1%	1%	2%	5%
1,600 - 1,800	4%	3%	1%	2%	0%	1%	0%
1,800 - 2,000	2%	2%	2%	1%	1%	1%	2%
OVER 2,000	2%	5%	5%	2%	2%	3%	4%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	1,004	910	936	811	702	819	868
MEDIAN	931	824	863	787	708	843	816

* No comparable data available.

$$\frac{Q18}{Q10} \times 100{,}000$$

TABLE 12

DISTRIBUTION OF
TRANSIT HOLDOVER RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 1%	112	105	127	114	100	125	106
1% - 2%	21	19	17	9	8	9	14
2% - 3%	13	5	7	4	6	2	5
3% - 4%	7	4	6	2	3	1	3
4% - 5%	3	7	0	4	2	0	1
5% - 10%	7	7	4	2	3	3	5
10% - 15%	2	2	4	1	0	1	2
15% - 20%	2	0	2	0	1	0	0
20% - 30%	3	1	0	1	0	0	0
OVER 30%	0	2	2	1	1	0	0
TOTAL	170	152	169	138	124	141	136
PERCENTAGE OF RESPONEDNTS:							
UNDER 1%	66%	69%	75%	83%	81%	89%	78%
1% - 2%	12%	13%	10%	7%	6%	6%	10%
2% - 3%	8%	3%	4%	3%	5%	1%	4%
3% - 4%	4%	3%	4%	1%	2%	1%	2%
4% - 5%	2%	5%	0%	3%	2%	0%	1%
5% - 10%	4%	5%	2%	1%	2%	2%	4%
10% - 15%	1%	1%	2%	1%	0%	1%	1%
15% - 20%	1%	0%	1%	0%	1%	0%	0%
20% - 30%	2%	1%	0%	1%	0%	0%	0%
OVER 30%	0%	1%	1%	1%	1%	0%	0%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	1.9%	1.4%	1.6%	1.2%	1.2%	0.7%	1.2%
MEDIAN	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%

* No comparable data available.

$$\frac{Q11}{Q10 + Q11} \times 100$$

TABLE 13

ANALYSIS OF CHECK PROCESSING LABOR

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
PRODUCTIVITY: (items/hour)																
BALANCING AND CORRECTION	1,996	2,079	1,654	1,822	1,976	2,111	2,386	2,559	2,456	2,880	3,218	4,651	9,181	5,890	5,305	5,475
ENCODING	635	806	686	708	731	752	841	928	859	865	876	988	1,008	1,048	1,063	1,009
single pocket	*	*	*	*	744	815	930	845	881	864	920	1,003	1,043	1,085	1,114	1,040
multiple pocket	*	*	*	*	705	661	696	657	628	685	767	908	818	853	747	820
CHECK RECEIVING	*	*	*	*	*	*	*	*	*	6,519	8,970	9,359	10,164	11,703	10,466	11,151
READER/SORTER	5,791	8,712	9,522	10,270	11,659	12,689	13,312	12,424	12,526	11,740	13,044	15,734	15,516	15,059	16,013	16,805
CASH LETTER AND MICROFILMING	2,699	4,253	5,855	6,217	7,246	7,039	7,306	7,262	6,261	6,323	6,215	6,803	6,923	6,883	7,690	6,986
CASH LETTER	*	6,501	4,047	4,215	4,952	5,113	5,994	5,626	5,557	5,768	5,439	6,532	7,173	8,508	8,228	7,245
MICROFILMING	*	8,178	8,420	9,111	10,398	9,758	9,248	11,130	12,609	7,933	8,971	9,442	6,226	2,969	2,969	7,442
ON-US PROCESSING AND RETURNS	315	386	484	482	536	555	645	831	1,066	965	823	*	*	*	*	*
ON-US INFILING	*	*	*	*	*	*	*	*	*	*	*	1,497	1,359	1,350	1,389	2,146
ON-US BULK FILING	*	*	*	*	*	*	*	*	*	*	4,424	5,959	3,915	4,467	4,198	4,591
EXCEPTION AND RETURN ITEMS	*	25	21	23	22	20	23	26	34	27	24	27	27	27	27	29
RETURN ITEM PROCESSING	*	*	*	*	*	*	*	*	85	54	48	56	54	52	50	57
EXCEPTION PROCESSING	*	*	5	5	4	4	3	3	3	3	3	3	3	3	3	3
REJECT PROCESSING	*	*	*	*	*	*	*	297	309	308	248	276	260	325	319	316
REJECT REENTRY	*	*	*	*	*	*	*	*	*	*	271	256	227	217	313	289
OVERALL	265	338	365	341	382	405	458	523	530	525	552	693	788	844	824	825
DISTRIBUTION OF LABOR:																
DATA CONTROL	15%	18%	21%	19%	21%	20%	20%	20%	18%	18%	17%	16%	14%	14%	16%	15%
ENCODING	20%	23%	23%	23%	25%	25%	26%	27%	30%	26%	29%	25%	28%	26%	25%	32%
CHECK RECEIVING	*	*	*	*	*	*	*	*	*	5%	6%	7%	8%	7%	8%	8%
READER/SORTER OPERATION	5%	4%	3%	3%	3%	3%	4%	4%	4%	5%	4%	4%	5%	5%	5%	5%
CASH LETTER AND MICROFILMING	5%	6%	8%	8%	7%	7%	8%	7%	8%	7%	7%	7%	7%	8%	7%	8%
INFILING AND RETURNS	27%	34%	28%	30%	31%	33%	31%	28%	28%	23%	21%	23%	22%	22%	20%	16%
EXCEPTIONS	6%	5%	5%	5%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	7%	7%
BULK FILING	*	*	*	*	*	*	*	*	*	3%	2%	2%	3%	3%	4%	4%
OTHER	22%	10%	11%	11%	7%	6%	6%	8%	5%	7%	8%	8%	6%	7%	8%	5%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

* Comparable data not available.

TABLE 14

1986 DISTRIBUTION OF LABOR BY
PRODUCTIVITY PEER GROUP

	DATA CONTROL	ENCODING	CHECK RECEIVING	READER/ SORTER	CASH LETTER AND MICROFILM	INFILING AND RETURNS	EXCEPTION PROCESSING	BULK FILING	OTHER
OVERALL PRODUCTIVITY (items per hour)									
UNDER 300	32%	34%	12%	5%	6%	6%	4%	4%	3%
300 - 400	18%	29%	6%	7%	5%	12%	6%	2%	16%
401 - 500	11%	29%	8%	3%	11%	21%	7%	5%	6%
501 - 750	15%	31%	8%	5%	8%	18%	8%	6%	3%
751 - 1000	12%	33%	4%	5%	7%	13%	7%	6%	5%
1001 - 1250	17%	29%	8%	5%	9%	18%	10%	2%	4%
1251 - 1500	17%	25%	9%	7%	10%	15%	10%	2%	7%
OVER 1500	10%	45%	13%	4%	8%	15%	6%	1%	0%
AVERAGE	15%	31%	8%	5%	8%	16%	7%	4%	5%

TABLE 15

DISTRIBUTION OF
OVERALL LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 300	15	6	3	1	2	4	5
300 - 400	31	14	12	8	3	3	7
400 - 500	24	20	16	13	9	6	11
500 - 750	88	37	53	39	31	48	34
750 - 1,000	*	22	30	41	36	36	31
1,000 - 1,250	*	4	13	17	21	28	27
OVER 1,250	*	2	7	16	18	15	22
TOTAL	158	105	134	135	120	140	137
PERCENTAGE OF RESPONEDNTS:							
UNDER 300	9%	6%	2%	1%	2%	3%	4%
300 - 400	20%	13%	9%	6%	3%	2%	5%
400 - 500	15%	19%	12%	10%	8%	4%	8%
500 - 750	56%	35%	40%	29%	26%	34%	25%
750 - 1,000	*	21%	22%	30%	30%	26%	23%
1,000 - 1,250	*	4%	10%	13%	18%	20%	20%
OVER 1,250	*	2%	5%	12%	15%	11%	16%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	525	552	693	788	844	824	825
MEDIAN	523	610	693	803	1,093	869	848

* No comparable data available.

Q16

Q70

TABLE 16

DISTRIBUTION OF
BALANCING AND CONTROL LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 1,000	5	7	4	0	1	1	3
1,000 - 2,000	27	15	11	2	4	7	5
2,000 - 3,000	37	23	20	20	9	12	16
3,000 - 4,000	21	20	31	20	14	18	14
4,000 - 5,000	21	23	18	15	16	13	18
5,000 - 6,000	13	11	16	6	10	12	10
6,000 - 7,000	9	8	8	10	12	14	9
7,000 - 8,000	6	9	8	6	7	11	8
8,000 - 9,000	28	3	8	7	4	6	7
9,000 - 10,000	*	2	3	6	1	7	6
10,000 - 15,000	*	14	14	16	17	17	15
OVER 15,000	*	12	19	19	20	16	21
TOTAL	167	147	160	127	115	134	132
PERCENTAGE OF RESPONEDNTS:							
UNDER 1,000	3%	5%	3%	0%	1%	1%	2%
1,000 - 2,000	16%	10%	7%	2%	3%	5%	4%
2,000 - 3,000	22%	16%	13%	16%	8%	9%	12%
3,000 - 4,000	13%	14%	19%	16%	12%	13%	11%
4,000 - 5,000	13%	16%	11%	12%	14%	10%	14%
5,000 - 6,000	8%	7%	10%	5%	9%	9%	8%
6,000 - 7,000	5%	5%	5%	8%	10%	10%	7%
7,000 - 8,000	4%	6%	5%	5%	6%	8%	6%
8,000 - 9,000	17%	2%	5%	6%	3%	4%	5%
9,000 - 10,000	*	1%	2%	5%	1%	5%	5%
10,000 - 15,000	*	10%	9%	13%	15%	13%	11%
OVER 15,000	*	8%	12%	15%	17%	12%	16%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	2,880	3,218	4,651	9,181	5,890	5,305	5,475
MEDIAN	3,557	4,250	4,782	6,004	6,269	6,160	6,025

* No comparable data available.

$$\frac{Q9}{Q49 + Q50}$$

TABLE 17

DISTRIBUTION OF
ENCODING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 600	19	12	9	7	5	7	3
600 - 700	15	14	6	4	9	7	4
700 - 800	26	17	18	8	10	10	13
800 - 900	27	34	15	16	12	8	10
900 - 1,000	27	21	25	13	13	18	19
1,000 - 1,100	51	13	17	20	12	15	11
1,100 - 1,200	*	13	20	19	15	20	15
1,200 - 1,300	*	5	11	16	12	9	18
1,300 - 1,400	*	3	9	10	10	8	10
1,400 - 1,500	*	6	9	6	6	7	11
OVER 1,500	*	11	14	13	14	27	17
TOTAL	165	149	153	132	118	136	131
PERCENTAGE OF RESPONEDNTS:							
UNDER 600	12%	8%	6%	5%	4%	5%	2%
600 - 700	9%	9%	4%	3%	8%	5%	3%
700 - 800	16%	11%	12%	6%	8%	7%	10%
800 - 900	16%	23%	10%	12%	10%	6%	8%
900 - 1,000	16%	14%	16%	10%	11%	13%	15%
1,000 - 1,100	31%	9%	11%	15%	10%	11%	8%
1,100 - 1,200	0%	9%	13%	14%	13%	15%	11%
1,200 - 1,300	0%	3%	7%	12%	10%	7%	14%
1,300 - 1,400	*	2%	6%	8%	8%	6%	8%
1,400 - 1,500	*	4%	6%	5%	5%	5%	8%
OVER 1,500	*	7%	9%	10%	12%	20%	13%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	865	876	988	1,008	1,048	1,063	1,009
MEDIAN	879	881	1,012	1,089	1,070	1,117	1,152

* No comparable data available.

$$\frac{Q3 + Q4 + Q5 + Q6}{Q51 + Q52 + Q55 + Q56}$$

TABLE 10

DISTRIBUTION OF
ENCODING LABOR PRODUCTIVITY RATE--
SINGLE-POCKET MACHINE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 600	18	12	9	5	6	5	5
600 - 700	9	11	5	2	3	7	4
700 - 800	27	13	15	12	10	8	11
800 - 900	25	33	17	12	11	7	10
900 - 1,000	25	21	26	14	13	16	19
1,000 - 1,100	17	13	17	17	13	12	9
1,100 - 1,200	14	12	22	18	15	23	12
1,200 - 1,300	20	8	12	17	9	10	17
1,300 - 1,400	*	3	9	9	8	7	10
1,400 - 1,500	*	5	8	6	8	7	13
OVER 1,500	*	12	14	12	15	27	21
TOTAL	155	143	154	124	111	129	131
PERCENTAGE OF RESPONEDNTS:							
UNDER 600	12%	8%	6%	4%	5%	4%	4%
600 - 700	6%	8%	3%	2%	3%	5%	3%
700 - 800	17%	9%	10%	10%	9%	6%	8%
800 - 900	16%	23%	11%	10%	10%	5%	8%
900 - 1,000	16%	15%	17%	11%	12%	12%	15%
1,000 - 1,100	11%	9%	11%	14%	12%	9%	7%
1,100 - 1,200	9%	8%	14%	15%	14%	18%	9%
1,200 - 1,300	13%	6%	8%	14%	8%	8%	13%
1,300 - 1,400	*	2%	6%	7%	7%	5%	8%
1,400 - 1,500	*	3%	5%	5%	7%	5%	10%
OVER 1,500	*	8%	9%	10%	14%	21%	16%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	864	920	1,003	1,043	1,085	1,109	1,040
MEDIAN	892	914	1,023	1,100	1,100	1,132	1,180

* No comparable data available.

$$\frac{Q3 + Q4}{Q51 + Q52}$$

TABLE 19

DISTRIBUTION OF
ENCODING LABOR PRODUCTIVITY RATE--
MULTIPLE-POCKET MACHINE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 100	3	3	3	2	3	2	4
100 - 200	6	2	3	4	3	3	1
200 - 300	4	2	4	5	6	4	6
300 - 400	5	2	4	9	6	8	6
400 - 500	6	9	3	2	6	5	6
500 - 600	9	3	6	3	2	3	4
600 - 700	6	3	4	2	4	2	2
700 - 800	7	10	7	4	5	8	4
800 - 900	7	7	7	7	2	1	2
900 - 1,000	4	4	7	6	4	4	2
1,000 - 1,100	1	2	4	1	1	2	1
1,100 - 1,200	2	2	4	2	2	1	6
OVER 1,200	8	8	5	11	8	8	4
TOTAL	68	57	61	58	52	51	48
PERCENTAGE OF RESPONEDNTS:							
UNDER 100	4%	5%	5%	3%	6%	4%	8%
100 - 200	9%	4%	5%	7%	6%	6%	2%
200 - 300	6%	4%	7%	9%	12%	8%	13%
300 - 400	7%	4%	7%	16%	12%	16%	13%
400 - 500	9%	16%	5%	3%	12%	10%	13%
500 - 600	13%	5%	10%	5%	4%	6%	8%
600 - 700	9%	5%	7%	3%	8%	4%	4%
700 - 800	10%	18%	11%	7%	10%	16%	8%
800 - 900	10%	12%	11%	12%	4%	2%	4%
900 - 1,000	6%	7%	11%	10%	8%	8%	4%
1,000 - 1,100	1%	4%	7%	2%	2%	4%	2%
1,100 - 1,200	3%	4%	7%	3%	4%	2%	13%
OVER 1,200	12%	14%	8%	19%	15%	16%	8%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	685	767	908	818	853	747	820
MEDIAN	616	728	764	758	620	700	558

* No comparable data available.

$$\frac{Q5 + Q6}{Q55 + Q56}$$

TABLE 20

DISTRIBUTION OF
CHECK RECEIVING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 5,000	41	27	30	14	9	15	14
5,000 - 10,000	44	30	34	31	24	28	27
10,000 - 15,000	34	21	31	27	21	32	30
15,000 - 20,000	11	30	22	17	23	14	16
20,000 - 25,000	12	9	12	11	13	8	12
25,000 - 30,000	3	7	10	9	7	9	8
OVER 30,000	18	25	25	23	17	30	27
TOTAL	163	149	164	132	114	136	134
PERCENTAGE OF RESPONEDNTS:							
UNDER 5,000	25%	18%	18%	11%	8%	11%	10%
5,000 - 10,000	27%	20%	21%	23%	21%	21%	20%
10,000 - 15,000	21%	14%	19%	20%	18%	24%	22%
15,000 - 20,000	7%	20%	13%	13%	20%	10%	12%
20,000 - 25,000	7%	6%	7%	8%	11%	6%	9%
25,000 - 30,000	2%	5%	6%	7%	6%	7%	6%
OVER 30,000	11%	17%	15%	17%	15%	22%	20%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	6,519	8,970	8,395	10,164	11,703	10,466	11,151
MEDIAN	9,113	14,331	12,331	13,780	15,699	14,022	13,332

* No comparable data available.

$$\frac{Q9}{Q53 + Q54}$$

TABLE 21

DISTRIBUTION OF
READER/SORTER LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 5,000	18	11	6	6	5	5	4
5,000 - 10,000	29	29	20	17	11	16	17
10,000 - 15,000	14	22	24	17	17	10	16
15,000 - 20,000	22	24	27	14	18	17	17
20,000 - 25,000	13	12	21	11	8	12	13
25,000 - 30,000	18	12	15	17	5	14	9
30,000 - 35,000	52	5	9	5	15	9	9
35,000 - 40,000	*	7	11	12	8	7	8
40,000 - 45,000	*	6	7	5	3	10	8
45,000 - 50,000	*	6	6	3	6	8	7
50,000 - 75,000	*	13	12	19	14	21	21
OVER 75,000	*	5	6	6	6	9	6
TOTAL	166	152	164	132	116	138	135
PERCENTAGE OF RESPONDENTS:							
UNDER 5,000	11%	7%	4%	5%	4%	4%	3%
5,000 - 10,000	17%	19%	12%	13%	9%	12%	13%
10,000 - 15,000	8%	14%	15%	13%	15%	7%	12%
15,000 - 20,000	13%	16%	16%	11%	16%	12%	13%
20,000 - 25,000	8%	8%	13%	8%	7%	9%	10%
25,000 - 30,000	11%	8%	9%	13%	4%	10%	7%
30,000 - 35,000	31%	3%	5%	4%	13%	7%	7%
35,000 - 40,000	*	5%	7%	9%	7%	5%	6%
40,000 - 45,000	*	4%	4%	4%	3%	7%	6%
45,000 - 50,000	*	4%	4%	2%	5%	6%	5%
50,000 - 75,000	*	9%	7%	14%	12%	15%	16%
OVER 75,000	*	3%	4%	5%	5%	7%	4%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	11,740	13,044	15,734	15,516	15,059	16,013	16,805
MEDIAN	19,917	17,532	21,720	23,428	23,729	27,581	25,498

* No comparable data available.

$$\frac{Q7}{Q57 + Q58}$$

TABLE 22

DISTRIBUTION OF
CASH LETTER AND MICROFILMING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 2,000	5	6	3	3	3	3	3
2,000 - 3,000	10	15	6	4	2	6	9
3,000 - 4,000	10	11	12	10	5	6	5
4,000 - 5,000	18	11	15	8	7	5	6
5,000 - 6,000	12	12	17	15	10	14	11
6,000 - 7,000	12	14	9	12	13	10	7
7,000 - 8,000	13	8	17	10	6	16	13
8,000 - 9,000	10	7	19	9	8	13	18
9,000 - 10,000	13	11	6	13	6	8	13
10,000 - 11,000	0	0	9	9	7	9	2
11,000 - 12,000	64	15	7	5	8	6	7
12,000 - 15,000	*	6	17	10	12	12	11
15,000 - 20,000	*	9	7	10	10	9	13
OVER 20,000	*	14	11	5	8	14	9
TOTAL	167	139	155	123	105	131	127
PERCENTAGE OF RESPONEDNTS:							
UNDER 2,000	3%	4%	2%	2%	3%	2%	2%
2,000 - 3,000	6%	11%	4%	3%	2%	5%	7%
3,000 - 4,000	6%	8%	8%	8%	5%	5%	4%
4,000 - 5,000	11%	8%	10%	7%	7%	4%	5%
5,000 - 6,000	7%	9%	11%	12%	10%	11%	9%
6,000 - 7,000	7%	10%	6%	10%	12%	8%	6%
7,000 - 8,000	8%	6%	11%	8%	6%	12%	10%
8,000 - 9,000	6%	5%	12%	7%	8%	10%	14%
9,000 - 10,000	8%	8%	4%	11%	6%	6%	10%
10,000 - 11,000	0%	0%	6%	7%	7%	7%	2%
11,000 - 12,000	38%	11%	5%	4%	8%	5%	6%
12,000 - 15,000	0%	4%	11%	8%	11%	9%	9%
15,000 - 20,000	0%	6%	5%	8%	10%	7%	10%
OVER 20,000	0%	10%	7%	4%	8%	11%	7%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	6,323	6,215	6,803	6,923	6,883	7,690	6,986
MEDIAN	8,204	7,097	7,919	7,927	8,638	8,401	8,571

* No comparable data available.

$$\frac{Q10 + Q11 + Q20 + Q21}{Q59 + Q60 + Q61 + Q62}$$

TABLE 23

DISTRIBUTION OF
CASH LETTER MAKEUP LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 2,000	8	7	4	3	2	2	3
2,000 - 4,000	28	30	24	16	9	12	13
4,000 - 6,000	29	26	34	21	23	21	19
6,000 - 8,000	23	20	26	25	10	25	23
8,000 - 10,000	24	19	22	22	21	21	28
10,000 - 12,000	15	13	18	16	12	15	14
12,000 - 15,000	10	8	17	7	7	17	9
15,000 - 20,000	32	11	7	11	14	7	9
OVER 20,000	*	13	14	12	18	18	17
TOTAL	169	147	166	133	116	138	135
PERCENTAGE OF RESPONEDNTS:							
UNDER 2,000	5%	5%	2%	2%	2%	1%	2%
2,000 - 4,000	17%	20%	14%	12%	8%	9%	10%
4,000 - 6,000	17%	18%	20%	16%	20%	15%	14%
6,000 - 8,000	14%	14%	16%	19%	9%	18%	17%
8,000 - 10,000	14%	13%	13%	17%	18%	15%	21%
10,000 - 12,000	9%	9%	11%	12%	10%	11%	10%
12,000 - 15,000	6%	5%	10%	5%	6%	12%	7%
15,000 - 20,000	19%	7%	4%	8%	12%	5%	7%
OVER 20,000	*	9%	8%	9%	16%	13%	13%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	5,768	5,439	6,532	7,173	8,508	8,228	7,245
MEDIAN	7,718	6,733	7,659	8,161	9,059	8,710	8,629

* No comparable data available.

$$\frac{Q10 + Q11}{Q59 + Q60}$$

TABLE 24

DISTRIBUTION OF
MICROFILMING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 2,000	28	23	23	29	23	29	27
2,000 - 4,000	14	19	22	13	11	16	8
4,000 - 6,000	12	14	16	8	9	9	6
6,000 - 8,000	11	15	4	9	7	7	7
8,000 - 10,000	14	7	11	4	5	9	5
10,000 - 12,000	11	11	8	5	4	4	3
12,000 - 15,000	14	8	9	7	8	8	6
15,000 - 18,000	39	3	7	4	1	2	6
18,000 - 21,000	*	5	5	2	0	2	1
21,000 - 30,000	*	5	9	4	2	4	2
30,000 - 50,000	*	4	2	5	5	2	3
OVER 50,000	*	5	5	2	3	3	7
TOTAL	143	119	121	92	78	95	81
PERCENTAGE OF RESPONEDNTS:							
UNDER 2,000	20%	19%	19%	32%	29%	31%	33%
2,000 - 4,000	10%	16%	18%	14%	14%	17%	10%
4,000 - 6,000	8%	12%	13%	9%	12%	9%	7%
6,000 - 8,000	8%	13%	3%	10%	9%	7%	9%
8,000 - 10,000	10%	6%	9%	4%	6%	9%	6%
10,000 - 12,000	8%	9%	7%	5%	5%	4%	4%
12,000 - 15,000	10%	7%	7%	8%	10%	8%	7%
15,000 - 18,000	27%	3%	6%	4%	1%	2%	7%
18,000 - 21,000	0%	4%	4%	2%	0%	2%	1%
21,000 - 30,000	0%	4%	7%	4%	3%	4%	2%
30,000 - 50,000	0%	3%	2%	5%	6%	2%	4%
OVER 50,000	0%	4%	4%	2%	4%	3%	9%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	7,933	8,971	9,442	6,226	2,969	4,309	7,442
MEDIAN	8,924	6,639	5,869	4,610	4,988	4,234	5,924

* No comparable data available.

$$\frac{Q20 + Q21}{Q61 + Q62}$$

TABLE 25

DISTRIBUTION OF
RETURN ITEM PROCESSING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 15	15	14	15	10	9	4	11
15 - 20	4	8	7	4	6	6	7
20 - 25	14	10	13	10	8	13	9
25 - 30	17	10	8	10	5	14	4
30 - 35	10	13	5	6	14	10	7
35 - 40	8	13	12	9	7	14	12
40 - 45	9	5	6	9	13	7	11
45 - 50	8	6	8	9	4	9	8
50 - 65	52	19	29	20	15	22	22
65 - 80	29	15	14	13	11	10	10
80 - 100	*	13	11	9	10	10	6
100 - 120	*	1	10	6	6	2	7
120 - 200	*	7	6	7	6	9	3
OVER 200	*	7	14	6	4	7	10
TOTAL	166	141	158	128	118	137	127
PERCENTAGE OF RESPONEDNTS:							
UNDER 15	9%	10%	9%	8%	8%	3%	9%
15 - 20	2%	6%	4%	3%	5%	4%	6%
20 - 25	8%	7%	8%	8%	7%	9%	7%
25 - 30	10%	7%	5%	8%	4%	10%	3%
30 - 35	6%	9%	3%	5%	12%	7%	6%
35 - 40	5%	9%	8%	7%	6%	10%	9%
40 - 45	5%	4%	4%	7%	11%	5%	9%
45 - 50	5%	4%	5%	7%	3%	7%	6%
50 - 65	31%	13%	18%	16%	13%	16%	17%
65 - 80	17%	11%	9%	10%	9%	7%	8%
80 - 100	0%	9%	7%	7%	8%	7%	5%
100 - 120	0%	1%	6%	5%	5%	1%	6%
120 - 200	0%	5%	4%	5%	5%	7%	2%
OVER 200	0%	5%	9%	5%	3%	5%	8%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	54	48	56	54	52	50	57
MEDIAN	47	44	54	49	44	46	46

* No comparable data available.

$$\frac{Q18}{Q67 + Q68}$$

TABLE 26

DISTRIBUTION OF
EXCEPTION PROCESSING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 2	55	41	54	38	26	31	30
2 - 3	30	23	30	22	18	15	18
3 - 4	18	21	16	18	12	18	18
4 - 5	11	8	10	6	10	21	10
5 - 10	29	23	32	29	28	33	35
10 - 15	6	9	13	10	11	12	9
15 - 20	4	4	2	1	5	2	6
OVER 20	14	12	8	7	4	5	5
TOTAL	167	141	165	131	114	137	131
PERCENTAGE OF RESPONEDNTS:							
UNDER 2	33%	29%	33%	29%	23%	23%	23%
2 - 3	18%	16%	18%	17%	16%	11%	14%
3 - 4	11%	15%	10%	14%	11%	13%	14%
4 - 5	7%	6%	6%	5%	9%	15%	8%
5 - 10	17%	16%	19%	22%	25%	24%	27%
10 - 15	4%	6%	8%	8%	10%	9%	7%
15 - 20	2%	3%	1%	1%	4%	1%	5%
OVER 20	8%	9%	5%	5%	4%	4%	4%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	3	3	3	3	3	3	3
MEDIAN	3	3	3	3	4	4	4

* No comparable data available.

$$\frac{Q43 + Q44}{Q47 + 48}$$

TABLE 27

DISTRIBUTION OF
REJECT PROCESSING LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 100	6	10	11	7	5	8	7
100 - 200	20	15	19	15	16	18	18
200 - 300	19	16	21	17	19	17	14
300 - 400	16	17	19	24	16	18	15
400 - 500	16	11	19	12	10	10	14
500 - 600	10	7	10	7	14	10	11
600 - 700	5	4	6	6	6	6	6
700 - 800	18	5	2	1	2	8	6
800 - 900	*	4	3	2	1	5	4
900 - 1,000	*	5	3	1	1	3	2
OVER 1,000	*	7	10	10	6	10	9
TOTAL	110	101	123	102	96	113	106
PERCENTAGE OF RESPONEDNTS:							
UNDER 100	5%	10%	9%	7%	5%	7%	7%
100 - 200	18%	15%	15%	15%	17%	16%	17%
200 - 300	17%	16%	17%	17%	20%	15%	13%
300 - 400	15%	17%	15%	24%	17%	16%	14%
400 - 500	15%	11%	15%	12%	10%	9%	13%
500 - 600	9%	7%	8%	7%	15%	9%	10%
600 - 700	5%	4%	5%	6%	6%	5%	6%
700 - 800	16%	5%	2%	1%	2%	7%	6%
800 - 900	0%	4%	2%	2%	1%	4%	4%
900 - 1,000	0%	5%	2%	1%	1%	3%	2%
OVER 1,000	0%	7%	8%	10%	6%	9%	8%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	308	248	276	260	325	319	315
MEDIAN	357	343	347	346	352	365	396

* No comparable data available.

Q99

Q100

TABLE 28

DISTRIBUTION OF
REJECT REENTRY LABOR PRODUCTIVITY RATE

	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:						
UNDER 100	16	18	10	16	8	11
100 - 200	18	20	30	22	21	19
200 - 300	23	27	20	17	20	26
300 - 400	15	26	17	23	25	1
400 - 500	17	18	9	9	17	10
500 - 600	7	4	10	7	8	11
600 - 700	3	6	3	6	11	6
700 - 800	6	5	6	3	3	4
800 - 900	1	2	3	2	0	3
900 - 1,000	1	2	4	1	0	3
OVER 1,000	3	6	3	1	5	6
TOTAL	110	134	115	107	118	117
PERCENTAGE OF RESPONEDNTS:						
UNDER 100	15%	13%	9%	15%	7%	9%
100 - 200	16%	15%	26%	21%	18%	16%
200 - 300	21%	20%	17%	16%	17%	22%
300 - 400	14%	19%	15%	21%	21%	15%
400 - 500	15%	13%	8%	8%	14%	9%
500 - 600	6%	3%	9%	7%	7%	9%
600 - 700	3%	4%	3%	6%	9%	5%
700 - 800	5%	4%	5%	3%	3%	3%
800 - 900	1%	1%	3%	2%	0%	3%
900 - 1,000	1%	1%	3%	1%	0%	3%
OVER 1,000	3%	4%	3%	1%	4%	5%
	100%	100%	100%	100%	100%	100%
AVERAGE	271	256	227	217	313	289
MEDIAN	293	306	285	286	333	319

* No comparable data available.

Q90

Q91

TABLE 29

DISTRIBUTION OF
BULK FILING LABOR PRODUCTIVITY RATE

	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:					
UNDER 1,500	8	14	13	21	12
1,500 - 3,000	22	15	12	18	12
3,000 - 4,500	9	14	11	16	15
4,500 - 10,000	26	20	21	23	19
10,000 - 25,000	17	18	16	11	23
25,000 - 50,000	9	6	7	10	9
50,000 - 100,000	11	7	8	12	17
OVER 100,000	6	2	5	7	6
TOTAL	108	96	93	118	113
PERCENTAGE OF RESPONEDNTS:					
UNDER 1,500	7%	15%	14%	18%	11%
1,500 - 3,000	20%	16%	13%	15%	11%
3,000 - 4,500	8%	15%	12%	14%	13%
4,500 - 10,000	24%	21%	23%	19%	17%
10,000 - 25,000	16%	19%	17%	9%	20%
25,000 - 50,000	8%	6%	8%	8%	8%
50,000 - 100,000	10%	7%	9%	10%	15%
OVER 100,000	6%	2%	5%	6%	5%
	100%	100%	100%	100%	100%
AVERAGE	5,959	3,915	4,467	4,198	4,591
MEDIAN	6,786	5,470	6,821	5,390	9,698

* No comparable data available.

$$\frac{Q15}{Q65 + Q66}$$

TABLE 30

DISTRIBUTION OF
INFILING LABOR PRODUCTIVITY RATE

	1983	1984	1985	1986
NUMBER OF RESPONSES:				
UNDER 1,000	33	30	44	34
1,000 - 2,000	44	37	35	30
2,000 - 3,000	12	13	14	17
3,000 - 4,000	5	3	6	7
4,000 - 5,000	2	5	6	8
5,000 - 10,000	12	16	13	10
10,000 - 25,000	7	4	6	16
OVER 25,000	1	1	6	4
TOTAL	116	109	130	126
PERCENTAGE OF RESPONEDNTS:				
UNDER 1,000	28%	28%	34%	27%
1,000 - 2,000	38%	34%	27%	24%
2,000 - 3,000	10%	12%	11%	13%
3,000 - 4,000	4%	3%	5%	6%
4,000 - 5,000	2%	5%	5%	6%
5,000 - 10,000	10%	15%	10%	8%
10,000 - 25,000	6%	4%	5%	13%
OVER 25,000	1%	1%	5%	3%
	100%	100%	100%	100%
AVERAGE	1,359	1,350	1,389	2,146
MEDIAN	1,399	1,578	1,529	1,995

* No comparable data available.

$$\frac{Q12 + Q13 + Q14}{Q63 + Q64}$$

TABLE 31

DISTRIBUTION OF
RETURN ITEM AND EXCEPTION LABOR PRODUCTIVITY RATE

	1980	1981	1982	1983	1984	1985	1986
NUMBER OF RESPONSES:							
UNDER 10	17	13	15	9	9	7	9
10 - 15	19	24	23	17	10	18	17
15 - 20	27	21	22	12	16	21	16
20 - 25	23	18	19	22	16	17	12
25 - 30	20	13	20	16	17	21	13
30 - 35	16	13	9	15	14	9	14
35 - 40	8	13	13	6	6	6	9
40 - 45	10	3	9	5	4	9	6
45 - 50	5	3	6	7	4	6	4
50 - 100	13	10	16	15	16	19	19
OVER 100	6	2	4	1	1	1	4
TOTAL	164	133	156	125	113	134	123
PERCENTAGE OF RESPONEDNTS:							
UNDER 10	10%	10%	10%	7%	8%	5%	7%
10 - 15	12%	18%	15%	14%	9%	13%	14%
15 - 20	16%	16%	14%	10%	14%	16%	13%
20 - 25	14%	14%	12%	18%	14%	13%	10%
25 - 30	12%	10%	13%	13%	15%	16%	11%
30 - 35	10%	10%	6%	12%	12%	7%	11%
35 - 40	5%	10%	8%	5%	5%	4%	7%
40 - 45	6%	2%	6%	4%	4%	7%	5%
45 - 50	3%	2%	4%	6%	4%	4%	3%
50 - 100	8%	8%	10%	12%	14%	14%	15%
OVER 100	4%	2%	3%	1%	1%	1%	3%
	100%	100%	100%	100%	100%	100%	100%
AVERAGE	27	24	27	27	27	27	29
MEDIAN	24	22	25	26	26	27	27

* No comparable data available.

$$\frac{Q18 + Q43 + Q44}{Q47 + Q48 + Q67 + Q68}$$

TABLE 32

RATIO OF SUPERVISORY TO CLERICAL LABOR

	1978	1979	1980	1981	1982	1983	1984	1985	1986
DATA CONTROL	13%	17%	13%	12%	14%	13%	11%	12%	12%
ENCODING	12%	16%	12%	18%	12%	11%	10%	10%	9%
CHECK RECEIVING	*	*	12%	13%	14%	13%	13%	14%	12%
READER/SORTER	20%	17%	15%	19%	23%	18%	17%	33%	18%
CASH LETTER	14%	13%	14%	14%	15%	15%	14%	15%	13%
MICROFILMING	8%	10%	6%	11%	13%	7%	12%	10%	11%
ON-US INFILING	10%	5%	8%	8%	10%	8%	7%	8%	9%
ON-US BULK FILING	*	*	11%	13%	14%	14%	15%	13%	10%
RETURN ITEM PROCESSING	13%	24%	13%	12%	11%	13%	12%	13%	12%
EXCEPTION PROCESSING	13%	12%	14%	14%	14%	14%	16%	15%	14%
OVERALL	12%	9%	12%	11%	12%	12%	11%	13%	11%

* Comparable data not available.

TABLE 33

1986 REGIONAL PROFILE

	REJECT RATE	AUTOMATED REJECT PROCESSING(1)	PRE-ENCODED ITEMS(2)	ON-US ITEMS(2)	PAYABLE-THROUGH DRAFTS(3)	TRANSIT RETURNS(4)	EXCEPTIONS AND RETURNS(4)	EXCEPTIONS, RETURNS AND REJECTS(2)	TRANSIT HOLDOVER(5)	OVERALL LABOR PRODUCTIVIT (items/hour)	SUPERVISORY/ CLERICAL RATIO
BOSTON	1.5%	92%	69%	44%	32.5%	397	414	1.5%	0.10%	1,016	13.8%
NEW YORK	1.6%	91%	52%	51%	1.1%	679	707	1.9%	1.65%	512	10.9%
PHILADELPHIA	1.2%	87%	69%	31%	1.6%	634	659	1.7%	0.03%	1,035	12.6%
PITTSBURGH	1.0%	98%	71%	44%	0.4%	635	668	1.3%	0.20%	997	12.0%
WASHINGTON, D.C.	1.2%	89%	55%	51%	3.4%	985	1,013	1.8%	0.31%	861	13.9%
ATLANTA	1.6%	87%	49%	48%	2.5%	978	1,007	1.9%	1.09%	797	10.9%
CHICAGO	1.2%	96%	82%	28%	3.6%	801	813	1.8%	0.27%	901	12.6%
CLEVELAND	1.3%	83%	56%	52%	0.3%	841	880	1.5%	0.62%	941	8.5%
DETROIT	1.5%	87%	60%	26%	1.2%	746	793	2.1%	7.38%	777	13.2%
ST. LOUIS	1.4%	91%	78%	31%	2.7%	836	867	1.8%	1.01%	922	13.3%
DALLAS	1.1%	93%	89%	21%	2.6%	772	798	1.9%	0.28%	927	9.4%
HOUSTON	1.2%	71%	76%	30%	0.8%	1,205	1,246	2.2%	3.13%	924	9.7%
LOS ANGELES	1.3%	88%	52%	54%	0.9%	1,553	2,005	2.1%	0.77%	754	8.8%
SAN FRANCISCO	1.1%	55%	42%	55%	2.5%	637	649	1.3%	0.56%	990	13.3%
DENVER	1.2%	97%	73%	27%	10.5%	1,116	1,131	1.9%	0.45%	1,047	9.5%
AVERAGE	1.3%	89%	59%	44%	3.5%	868	894	1.8%	1.19%	825	11.2%
MEDIAN	1.3%	97%	51%	48%	0.4%	816	836	1.8%	0.13%	848	11.1%

1 Percent of total rejects processed.
2 Percent of total items.
3 Percent of on-us items.
4 Per 100,000 transit items.
5 Percent of transit items.

TABLE 34

1986 REGIONAL PROFILE--
REASON FOR REJECTS

	TRANSIT NUMBER	ACCOUNT NUMBER	DOLLAR AMOUNT	SERIAL NUMBER	TRANSACTION CODE	OTHER
BOSTON	12.7%	18.9%	46.0%	6.0%	7.2%	9.2%
NEW YORK	5.2%	25.7%	33.5%	5.2%	4.0%	26.3%
PHILADELPHIA	11.8%	14.0%	55.8%	5.2%	5.0%	8.2%
PITTSBURGH	13.2%	20.6%	36.0%	3.2%	4.9%	22.0%
WASHINGTON, D.C.	15.0%	19.1%	24.1%	4.4%	9.9%	27.6%
ATLANTA	18.8%	18.7%	30.0%	5.4%	7.3%	19.7%
CHICAGO	10.6%	7.6%	62.2%	0.9%	2.6%	16.1%
CLEVELAND	15.8%	20.4%	40.4%	4.3%	4.0%	15.1%
DETROIT	11.0%	10.7%	39.4%	5.1%	4.7%	29.2%
ST. LOUIS	17.9%	10.4%	44.7%	6.3%	1.9%	18.7%
DALLAS	10.6%	18.5%	52.0%	6.7%	3.5%	8.7%
HOUSTON	10.6%	13.3%	36.5%	17.2%	6.9%	15.6%
LOS ANGELES	13.2%	30.1%	34.1%	5.1%	8.5%	20.5%
SAN FRANCISCO	23.4%	13.2%	33.4%	4.9%	4.9%	20.1%
DENVER	22.5%	14.6%	45.9%	5.4%	6.3%	5.3%
ALL REGIONS	15.0%	18.7%	36.8%	5.3%	6.0%	19.4%

TABLE 35

1986 REGIONAL PROFILE--
AVERAGE VALUE OF RETURN ITEMS AND EXCEPTIONS

	RETURN ITEM	EXCEPTION DISCOVERED	EXCEPTION RESOLVED
BOSTON	$1,377	$6,253	$4,888
NEW YORK	$1,261	$18,936	$16,006
PHILADELPHIA	$854	$28,607	$31,389
PITTSBURGH	$1,304	$15,198	$15,882
WASHINGTON, D.C.	$583	$6,636	$6,086
ATLANTA	$966	$39,255	$50,936
CHICAGO	$894	$6,911	$5,795
CLEVELAND	$717	$6,477	$7,415
DETROIT	$675	$17,871	$25,547
ST. LOUIS	$559	$97,715	$131,639
DALLAS	$544	$11,379	$14,930
HOUSTON	$507	$6,506	$8,475
LOS ANGELES	$632	$18,711	$24,286
SAN FRANCISCO	$654	$23,013	$4,922
DENVER	$1,104	$30,189	$29,904
AVERAGE	$780	$27,073	$33,606

TABLE 36

1986 REGIONAL PROFILE--
EXCEPTIONS BY REGION

	FREE AND LOST	FREE ITEMS	LOST ITEMS	MISCODES, MISSENDS, AND LISTING ERRORS	MISSENT ITEMS	MISCODED ITEMS	LISTING ERRORS
BOSTON	9.2	2.8	6.4	7.4	1.5	3.6	2.3
NEW YORK	10.6	3.6	7.0	16.5	6.7	6.9	2.9
PHILADELPHIA	7.0	2.3	4.6	17.4	5.8	7.2	4.3
PITTSBURGH	12.9	7.2	5.8	15.6	0.6	12.0	3.0
WASHINGTON, D.C.	9.8	3.1	6.7	16.0	6.5	7.2	2.3
ATLANTA	17.2	7.6	9.7	17.2	8.0	6.4	2.8
CHICAGO	6.4	2.9	3.5	4.6	0.8	1.9	1.8
CLEVELAND	13.1	4.6	8.5	26.0	5.0	16.3	4.7
DETROIT	17.1	5.9	11.2	15.6	5.5	4.8	5.3
ST. LOUIS	17.7	8.9	8.8	12.5	2.0	6.0	4.4
DALLAS	10.7	3.6	7.1	12.5	3.4	4.9	4.2
HOUSTON	13.3	4.6	8.8	24.0	15.7	4.7	3.6
LOS ANGELES	14.9	5.3	9.6	22.9	3.4	8.8	10.2
SAN FRANCISCO	7.7	3.0	4.7	4.3	1.1	2.0	1.2
DENVER	7.6	2.1	5.5	7.5	2.1	3.9	1.5
AVERAGE	11.9	4.7	7.3	14.6	4.6	6.3	3.7
MEDIAN	8.4	2.5	5.3	12.2	2.4	5.5	2.2

Free and Lost: Occurrences per 100,000 items received.
Missends, Miscodes, and Listing Errors: Occurrences per 100,000 transit items.

TABLE 37

CHECK TRUNCATION--
CHECK SAFEKEEPING AT PAYER BANK

	1981	1982	1983	1984	1985	1986
BOSTON	0	1	1	1	3	4
NEW YORK	5	4	3	3	3	3
PHILADELPHIA	5	5	4	3	2	1
PITTSBURGH	1	1	0	0	0	0
WASHINGTON, D.C.	2	2	2	3	2	2
ATLANTA	3	6	3	2	4	4
CHICAGO	3	4	2	3	4	2
CLEVELAND	1	3	2	2	2	3
DETROIT	0	1	2	2	1	1
MINNEAPOLIS/ST.PAUL	3	1	2	0	0	0
ST. LOUIS	2	0	2	3	2	3
DALLAS	1	1	1	1	3	1
HOUSTON	0	1	0	2	0	1
LOS ANGELES	2	3	0	0	0	2
SAN FRANCISCO	2	3	0	2	0	0
DENVER	2	2	1	0	0	1
TOTAL	32	38	25	27	26	28
TOTAL ITEMS (thousands)	*	4,916	3,191	3,726	2,172	3,855
Average items/response	*	129	128	87	84	137
TOTAL DOLLARS (thousands)	*	$1,906,901	$1,543,266	$1,244,060	$1,670,359	$4,345,162
Average dollars/response	*	$63,563	$61,731	$46,076	$64,245	$155,184

TABLE 38

CHECK TRUNCATION--
COOPERATIVE CHECK TRUNCATION

	1982	1983	1984	1985	1986
BOSTON	1	0	0	1	1
NEW YORK	3	3	2	1	2
PHILADELPHIA	0	0	0	0	0
PITTSBURGH	0	0	0	0	0
WASHINGTON, D.C.	0	0	0	0	0
ATLANTA	1	0	0	0	0
CHICAGO	2	2	2	2	0
CLEVELAND	1	1	0	1	1
DETROIT	0	0	0	0	0
MINNEAPOLIS/ST.PAUL	0	0	0	1	0
ST. LOUIS	1	1	0	0	0
DALLAS	0	0	0	0	0
HOUSTON	0	0	0	0	0
LOS ANGELES	1	1	0	0	0
SAN FRANCISCO	0	0	0	0	0
DENVER	0	0	0	0	0
TOTAL	10	8	4	6	4
TOTAL ITEMS	2,258	1,682	949	308,762	631
Average items/response	226	210	237	51,460	158
TOTAL DOLLARS	$484,289	$289,644	$144,692	$125,261,512	$101,579
Average dollars/response	$53,810	$36,206	$36,173	$20,867,919	$25,395

TABLE 39

CHECK TRUNCATION--
DATA PROCESSING SERVICES

	1982	1983	1984	1985	1986
BOSTON	0	0	1	1	1
NEW YORK	0	1	1	0	0
PHILADELPHIA	1	0	0	0	0
PITTSBURGH	0	1	0	1	1
WASHINGTON, D.C.	1	2	1	1	0
ATLANTA	0	1	1	3	2
CHICAGO	0	0	0	0	0
CLEVELAND	0	1	1	1	0
DETROIT	1	1	1	1	1
MINNEAPOLIS/ST.PAUL	0	1	0	0	0
ST. LOUIS	0	0	2	1	1
DALLAS	0	0	1	0	0
HOUSTON	0	0	0	0	1
LOS ANGELES	0	0	0	1	1
SAN FRANCISCO	0	0	0	0	1
DENVER	2	2	1	2	2
TOTAL	5	10	10	12	11
TOTAL ITEMS (thousands)	1,476	7,865	7,418	2,052	1,556
Average items/response	246	736	742	171	141
TOTAL DOLLARS (thousands)	$61,109	$734,235	$993,929	$219,183	$211,531
Average dollars/response	$12,222	$73,432	$99,393	$18,265	$19,230

TABLE 40

CHECK TRUNCATION--
ELECTRONIC CHECK PRESENTMENT

	1982	1983	1984	1985	1986
BOSTON	1	0	0	2	1
NEW YORK	1	1	1	1	1
PHILADELPHIA	1	0	1	1	0
PITTSBURGH	2	2	1	2	2
WASHINGTON, D.C.	1	0	0	1	0
ATLANTA	0	0	0	3	0
CHICAGO	3	2	2	2	1
CLEVELAND	1	1	2	1	1
DETROIT	0	0	0	0	0
MINNEAPOLIS/ST.PAUL	0	0	0	0	0
ST. LOUIS	0	0	0	1	1
DALLAS	1	1	0	1	1
HOUSTON	0	0	0	0	0
LOS ANGELES	0	1	0	0	0
SAN FRANCISCO	1	2	0	0	0
DENVER	0	1	1	2	2
TOTAL	12	11	8	17	10
TOTAL ITEMS (thousands)	53	319	244	833	363
Average items/response	4	29	30	49	52
TOTAL DOLLARS (thousands)	$184,478	$265,175	$154,461	$518,802	$427,371
Average dollars/response	$15,373	$24,107	$19,308	$30,518	$168,931

Appendix B

1986 Check Collection Performance Measurement Survey

FOR BAI USE ONLY	Region _____ Bank No. _____ Date _____ H/C No. _____ Bank Name _____ To Data Entry _____ Re-entry: _____ From Data Entry _____ Received: _____ Verified _____ Verified: _____

1986
Check Collection Performance Measurement Survey

Bank Administration Institute

AN OPERATIONS & TECHNOLOGY GROUP PROJECT

INSTRUCTIONS

- Please report all data for the period beginning Monday, September 15, 1986, and ending Saturday, September 20, 1986. Place the appropriate date in the space provided at the top of each column in Section 1.
- Respondents may consolidate data for separate check processing sites into one report, or may complete a separate report for each site that performs a full range of check processing functions. Additional booklets may be obtained from BAI at the address below.
- The Outstanding Exception Items, Section VII, Return Items Procedures, Section XII, and the Comments, Section XII, should be completed at the end of the survey period.
- Please report data pertaining to your domestic banking operations, aincluding branches, if applicable.
- Since you may be unable to answer all questions, please respond with "N.A" if the question does not apply to your bank's operation, or with a "zero" where appropriate.
- Please read all definitions before completing the survey.
- Mail the completed survey booklet to:

  Stephen Ledford
  Principal Research Manager
  Bank Administration Institute
  60 Gould Center
  Rolling Meadows, Illinois 60008

- If you have any questions, please call Stephen Ledford, Principal Research Manager, at (312) 228-6200.

BANK ADMINISTRATION INSTITUTE

Check Collection Performance Measurement Survey

AN OPERATIONS & TECHNOLOGY GROUP PROJECT

Date _____

Bank Name _____

Street Address _____

City _____ State _____ Zip _____

Name _____ Title _____
(of person to be contacted about survey date)

Address _____ Phone _____
(if different from above)

Name _____ Title _____
(of person to whom completed survey is to be returned, if different from above)

This booklet includes data for (check one) ☐ a single check processing site, or ☐ more than one check processing site.

NUMBER OF ACCOUNTS	
DDA	
Savings	
Money Market	
NOW	
Super NOW	

Number of Reader/Sorters	
Number of Proof Machines	
Single Pocket	
Multiple Pocket	

Please report all actual counts. Do *NOT* round off.

DATA COLLECTION FORM

INCOMING WORK includes the check processing items received from the Federal Reserve, nonlocal banks, local banks and items included in all deposits made in your bank. Do *not* include the DDA items you process for other banks when you provide the accounting service on a fee basis. Do *not* include extra services performed over and above the check processing for lock box deposits, credit cards, preauthorized payments, account reconcilement, or wire transfer.

ITEMS consist of cashed and deposited checks, deposit tickets, control tickets, and other items that are normally processed commingled with checks on proof and/or encoding equipment. For batches use standard estimating techniques to determine item count.

I. INCOMING WORK

QUESTION	Question Relationship	Monday Date_____	Tuesday Date_____	Wednesday Date_____	Thursday Date_____	Friday Date_____	Saturday Date_____	WEEKLY TOTAL
1. Number of amount encoded items received from other banks and customers (who do their own encoding) sent to the reader/sorter.	—							1.
2. Number of amount encoded items received from other banks and customers (who do their own encoding) *NOT* sent to the reader/sorter.	—							2.
3. Number of items your bank encoded on single-pocket proof machines sent to the reader/sorter.	—							3.
4. Number of items your bank encoded on single-pocket proof machines *NOT* sent to the reader/sorter.	—							4.
5. Number of items your bank encoded on multi-pocket proof machines sent to the reader/sorter.	—							5.
6. Number of items your bank encoded on multi-pocket proof machines *NOT* sent to the reader/sorter.	—							6.
7. Number of first-pass items processed on the reader/sorter.	1+3+5=7							7.
8. Number of items that were *NOT* processed by the reader/sorter.	2+4+6=8							8.
9. Number of items received by your bank.	7+8=9							9.

Please report all actual counts.
Do not round off.

OUTGOING WORK is the disposition of all items you received and processed today.

TRANSIT ITEMS are the items you processed both high speed and low speed that were "on-others."

TRANSIT HOLDOVERS—items received by your bank prior to a deadline but which were not processed by high-or-low-speed systems in time to be sent for collection at that deadline. These would result in a loss of float to the bank but not to its customer. Do not add today's holdover items to the next day's count.

ON-US ITEMS—those items drawn on your bank; includes all types of checking accounts, cashier checks, deposit tickets, and control tickets.

ON-US ITEMS HELD OVER—items received by your bank that were not processed in time to be posted to your accounts on the day they were received.

BULK FILE ITEMS—those items stored in bundles according to date paid within the statement cycle.

II. OUTGOING WORK

QUESTION	Question Relationship	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	WEEKLY TOTAL
10. Total number of transit items (on others) sent.	—							10.
11. Total number of transit holdover (on other) items.	—							11.
12. Total number of on-us items paid and filed (from previous day's incoming work).	—							12.
13. Total number of on-us items held over.	—							13.
14. Total number of payable-thru drafts processed.	—							14.
15. Total number of items bulk filed.	—							15.
16. Total number of items processed today.	10+11+12+ 13+14+15 =16							16.
17. Total dollar value of items in No. 11. (in dollars, no cents)	—	$	$	$	$	$	$	$ 17.

III. TRANSIT RETURNS

TRANSIT RETURN—items returned today for any reason that were originally sent out as transit items from this bank.

QUESTION	Question Relationship	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	WEEKLY TOTAL
18. Total number of return items received today.	—							18.
19. Total dollar value of items in No. 18. (in dollars, no cents)	—	$	$	$	$	$	$	$ 19.

Please report all actual counts.
Do *not* round off.

ITEMS MICROFILMED—total count of all check processing items filmed today.

IV. ITEMS MICROFILMED

QUESTION	Question Relationship	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	WEEKLY TOTAL
20. Total number of items filmed prior to reader/sorter processing.	—							**20.**
21. Total number of items filmed after reader/sorter processing.	—							**21.**
22. Total number of items filmed during reader/sorter processing.	—							**22.**
23. Total number of items microfilmed today.	20+21+22 =23							**23.**

REJECTS—are items rejected for any reason on the first pass through a MICR reader/sorter.

HIGH-SPEED REJECT REENTRY—is the recapture of items rejected for any reason on the first pass through a MICR reader/sorter by repassing the items.

V. REJECTS

QUESTION	Question Relationship	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	WEEKLY TOTAL
24. Rejects due to transit number only.	—							**24.**
25. Rejects due to account number only.	—							**25.**
26. Rejects due to dollar amount only.	—							**26.**
27. Rejects due to serial number only.	—							**27.**
28. Rejects due to trancode only.	—							**28.**
29. Rejects due to other reasons (unknown or multiple reasons).	—							**29.**
30. Total number of first-pass MICR rejects before high-speed reject reentry.	24+25+26 +27+28+29 =30							**30.**
31. Total number of first-pass MICR rejects remaining after high-speed reject reentry.	—							**31.**

32. Do you repair rejected items before high-speed reject reentry? (circle one) 1. No 2. Yes

Please report all actual counts.
Do *not* round off.

EXCEPTION ITEMS—items or notification of items (such as debits, credits or inquiries) that may require reconcilement with other banks.

MISSENDS—items you missent or received from other banks that did not belong to you.

MISCODES (Encoding Errors)—dollar amount of miscoded items you sent or received from other banks.

LISTING ERRORS (Incorrectly Charged)—items listed for an amount different from the written amount that you sent or received from other banks.

FREE—items received but not listed on incoming cash letters. (Enclosed not listed.)

LOST—items listed on the incoming cash letter but not received. (Listed not enclosed.)

VI. EXCEPTION ITEMS

QUESTION	Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		WEEKLY TOTAL	
	Discovered	Resolved	Discovered	Resolved	Discovered	Resolved	Discovered	Resolved	Discovered	Resolved	Discovered	Resolved	Discovered	Resolved
33./34. Missends													33.	34.
35./36. Miscodes (Encoding Errors)													35.	36.
37./38. Listing Errors (Incorrectly Charged)													37.	38.
39./40. Free Items													39.	40.
41./42. Lost Items													41.	42.
43./44. Total exception items today 33+35+37+39+41=43 34+36+38+40+42=44	43.	44.	43.	44.	43.	44	43.	44.	43.	44.	43.	44.	43.	44.
45. Total dollar value of items in No. 43. (No Cents)	$		$		$		$		$		$		$ 45.	
46. Total dollar value of items in No. 44. (No Cents)	$		$		$		$		$		$		$ 46.	

LABOR MAN-HOURS—number of clerical and supervisory man-hours worked to complete each labor category listed. Separate estimated production from supervisory man-hours when appropriate for a working supervisor. Include general force man-hours used in appropriate labor categories listed.

MAN-HOURS—productive hours, not time card hours, spent by department employees in completing the following tasks:

EXCEPTION ITEM MAN-HOURS—number of man-hours spent in discovering/resolving exception items for the calendar day.

PREPARATION MAN-HOURS—number of man-hours spent in receiving, batching, performing quality control, and preproving incoming deposits.

ENCODING OPERATOR MAN-HOURS—number of man-hours spent encoding the items received by your bank that were not encoded.

READER/SORTER OPERATOR MAN-HOURS—number of man-hours spent processing first pass items on the reader/sorter.

MICROFILM OPERATOR MAN-HOURS—number of man-hours spent microfilming the check processing items.

DATA CONTROL MAN-HOURS—consists of making MICR corrections or substitutions, preparing other entries for high-speed processing, controlling the movement of batches of items into and out of high-speed processing areas, balancing the transit and DDA entry runs, and preparing of daily settlement figures for departments involved in processing checks.

RETURN MAN-HOURS—number of man-hours spent in processing items returned to your bank that you had originally sent out as "on-others" items.

PAYING AND FILING MAN-HOURS—consists of processing "on-us" items, including the capture of MICR data preparing daily transaction files, updating customer master files, sorting paper documents, statement printing, management reports, verification of signature, date holds, stop payments, check filing, and statement rendering.

BULK FILING PRODUCTIVITY—number of man-hours spent in the capture of "on-us" MICR data, preparing daily transaction files, updating customer master files, cycle sorting daily "on-us" items for storage, retrieving and fine sorting cycle-to-date paper items, verifying stop payments, date holds and suspects, statement printing, and statement rendering.

CASH LETTER MAKE-UP MAN-HOURS—consists of processing outgoing ("on—others") items on computer and/or reader/sorter equipment, including the printing of cash letters, the fine sorting of items by destination, and the assembly and dispatch of these items, including any manual processing of quick kills and reader/sorter rejects.

VII. LABOR MAN-HOURS

QUESTION	Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		WEEKLY TOTAL	
	Clerical	Supervisory	Clerical	Supervisory	Clerical	Suporvisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory
47./48. Total number of nonofficer man-hours to process the exception items in Nos. 43 and 44.													**47.**	**48.**
49./50. Total data control man-hours to process the items in No. 9.													**49.**	**50.**
51./52. Total single-pocket encoding operator man-hours to process the items in Nos. 3 and 4.													**51.**	**52.**
53./54. Total preparation man-hours to process the items in No. 9.													**53.**	**54.**
55./56. Total multipocket encoding operator man-hours to process the items in Nos. 5 and 6.													**55.**	**56.**
57./58. Total reader/sorter man-hours to process the items in No. 7.													**57.**	**58.**
59./60. Total operator man-hours for cash letter makeup in Nos. 10 and 11.													**59.**	**60.**
61./62. Total microfilm operator man-hours to process the items in Nos. 20 and 21.													**61.**	**62.**

VII. LABOR MAN-HOURS (continued)

QUESTION	Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		WEEKLY TOTAL	
	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory	Clerical	Supervisory
63./64. Total paying and filing man-hours to process the items in Nos. 12, 13, and 14.													**63.**	**64.**
65./66. Total bulk filing man-hours to process the items in No. 15.													**65.**	**66.**
67./68. Total man-hours to process return items in No. 18.													**67.**	**68.**
69. All other nonofficer man-hours used in check processing not reported in Nos. 47 to 68.	Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		Hours: _____ Description: _____ Hours: _____ Description: _____ Hours: _____ Description: _____ **69.** Total _____		**69.** _____	
									70. Total of questions 47 to 69				**70.** Grand Total _____	

PLEASE COMPLETE THE FOLLOWING AT THE END OF THE WEEK

VIII. OUTSTANDING EXCEPTION ITEMS

NOTE: In order to obtain an accurate description of total exception dollars, please report the summation of dollar value for all debit and credit items outstanding. For example, if there are only two items over six months outstanding to report, a debit for $100 and a credit for $100, enter $200 on line 76 and enter 2 on line 82. If this is not possible, complete this section with "NA."

Total of Debit and Credit Outstanding Transit Exception Items	Part of Total Exception Items (Debit and Credit) That Have Been Outstanding for:				
	1 Month or Less	1-2 Months	2-4 Months	4-6 Months	Over 6 Months
71.	72.	73.	74.	75.	76.
$ _____ Amount	$ _____ Amount	$ _____ Amount	$ _____ Amount	$ _____ Amount	$ _____ Amount
77.	78.	79.	80.	81.	82.
_____ Items	_____ Items	_____ Items	_____ Items	_____ Items	_____ Items

Note: 71=72+73+74+75+76
77=78+79+80+81+82

83. Generally, our bank would: (circle one)

Always balance before items leave the bank, even if it means missing a transit deadline. **1**

Attempt to balance before the items leave the bank, but will make a transit deadline even if balancing is incomplete. **2**

Very seldom balance before the items leave the bank to make a transit deadline. **3**

84. Our bank's experience over the last year indicates that exception items have: (circle one)

	Why?
Grown **1**	_____
Remained about the same **2**	_____
Decreased **3**	_____

85. The staff responsible for making adjustments and reconciliations over the last year has:

*Number of People**	1985	1986
Grown **1**	86.	87.
Remained about the same **2**		
Decreased **3**		

**Number of full-time equivalent people.*
Express part-time people as fractional of full-time people.

NOTE: The productivity figures reported in this section should have been reported in the appropriate categories of earlier sections of the survey. This section should be completed if your bank utilizes on-line reject reentry techniques.

ON-LINE REJECT REENTRY—processing of items rejected from all first pass and subsequent passes of the MICR reader/sorter, using CRT or other automated devices to merge reject data directly to the MICR capture system.

ON-LINE REJECT REENTRY MAN-HOURS—making MICR corrections/substitutions through CRT or other automated device, controlling the movement of batches of items into and out of the high-speed processing job stream, balancing the transit and DDA reports, both first and subsequent passes, and providing daily settlement figures for all appropriate departments.

IX. ON-LINE REJECT REENTRY

QUESTION	Question Relationship	Weekly Total
88. Total number of reject items reentered on-line from first passes.	—	**88.**
89. Total number of reject items reentered on-line from subsequent passes.	—	**89.**
90. Total number of reject items reentered.	88+89=90	**90.**
91. Total man-hours to reenter reject items in No. 90.	—	**91.**

92. Do you repair rejected items that are reentered on-line from first or subsequent passes? (circle one) 1. No 2. Yes

X. AUTOMATED REJECT PROCESSING

NOTE: The productivity figures reported in this section should have been reported in the appropriate categories of earlier sections of the survey. This section should be completed if your bank utilizes a system of automated processing of reject items.

AUTOMATED REJECT PROCESSING—processing of all nonmachinable items, including items rejected by the MICR reader/sorter, on *both first pass and subsequent passes*, using automated equipment for repair and data capture.

AUTOMATED REJECT PROCESSING MAN-HOURS—preparing reject items for processing (including attaching strips), processing the rejects, and balancing output.

93. Is your bank using automated reject processing? (circle one)

1. No
2. Yes, exclusively
3. Yes, in combination with manual methods

94. If not, does your bank plan to acquire automated reject processing capability? (circle one)

1. No
2. Yes
3. Undecided

95. If your bank uses automated reject processing, is it accomplished? (circle one)

1. On-line?
2. Off-line?

96. If your bank uses automated reject processing, do you repair all fields, including account number? (circle one)

1. No
2. Yes
3. Yes, on selected banks
4. Yes, but only if operator intervention is not required.

QUESTION	Question Relationship	Weekly Total
97. Total number of all rejects processed through automated reject systems.	—	**97.**
98. Total number of all rejects processed through manual reject systems.	—	**98.**
99. Total number of MICR rejects processed.	97+98=99	**99.**
100. Total man-hours used to process reject items in No. 99.	—	**100.**

TRUNCATION AT THE BANK OF FIRST DEPOSIT—check flow is truncated at the bank of first deposit, since payment information is transmitted by terminal entry to the bank's accounting system.

CHECK SAFEKEEPING AT PAYOR BANK—check flow is truncated after high-speed processing by the payor bank. Checks are not returned to customers, although check payment information is contained in a descriptive statement. Efficient item retrieval and image processing functions allow customer access to these items.

COOPERATIVE CHECK TRUNCATION—check flow is truncated after high-speed processing by the bank of first deposit. Payment information is forwarded to the payor bank by alternative means; for example, through the ACH (Participants in the National Association for Check Safekeeping would report activity under this category.)

ELECTRONIC CHECK PRESENTMENT—check flow is not truncated, however, payment information is transmitted by electronic means to the payor bank, where checks are delivered later.

DATA PROCESSING SERVICE TRUNCATION—item flow is truncated at the bank providing safekeeping and data processing services, particularly share drafts or NOW drafts, for other financial institutions.

XI. CHECK TRUNCATION

QUESTION	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	WEEKLY TOTAL
101. Total number of on-us items truncated at the bank of first deposit.							101.
102. Total number of on-us items for safekeeping at payor bank.							102.
103. Total number of transit items (on-others) truncated in cooperative program.							103.
104. Total number of transit items (on-others) transmitted for electronic check presentment.							104.
105. Total number of items (on-others) truncated as a part of data processing services provided.							105.
106. Total dollar value of items in No. 101.							106.
107. Total dollar value of items in No. 102.							107.
108. Total dollar value of items in No. 103.							108.
109. Total dollar value of items in No. 104.							109.
110. Total dollar value of items in No. 105.							110.

XII. RETURN ITEM PROCEDURES

COURIER TRANSPORTATION OF TRANSIT RETURN ITEMS

Bank Admiistration Institute has been an active participate in the Federal Reserve's Industry Return Item Advisory Group. At the group's June 12th meeting, it was decided that research must be conducted to quantify the potential benefits of expediting the return items that are currently mailed by returning them through existing courier transportation networks. It is known that certain check clearing banks engage in reciprocal direct sending arrangements in which return items are forwarded with the daily cash letter. This method of return item exchange is clearly more expeditious than use of the postal system and serves to reduce the period of risk associated with the clearing of transit checks for the bank of first deposit. However, some banks have not initiated direct return through their couriers due to valid concern about certain legal ramifications. Other banks feel that they are able to avoid legal problems by establishing written agreements with their partners in reciprocal agreements, with downstream correspondent institutions, and with other customers. This section of the survey is devoted to gathering information concerning your bank's current and potential return item volume through courier transportation networks (do not include return items exchanged through normal clearing house or local Federal Reserve Bank operations). Your participation in this research will help to ultimately reduce your bank's risk as the bank of first deposit for the transit checks of your customers.

111. Return Item Volume — During the survey period, how many checks did your bank return to each of the following, and what was the total dollar amount of these returns?

	Clearinghouse	Correspondent	Federal Reserve	Other	Total
Items					
Dollars	$	$	$	$	$

112. Of the checks returned to correspondents, what was the total number of items and dollar amount returned by each of the following methods?

	Direct Courier	Regular Mail	Express Mail	Other	Total
Items					
Dollars	$	$	$	$	$

113. How many reciprocal direct send clearing arrangements does your bank maintain with correspondents? (Do not include banks in your local clearinghouse.)

Number of Banks _____

114. Of these reciprocal direct send banks, to what number does your bank send a return item cash letter via direct courier?

Number of Banks _____

115. During the survey period, what was the total number and dollar amount of checks returned to correspondents with which your bank maintains a reciprocal direct send clearing arrangement, whether or not they were returned via courier?

Items _____

Dollars $ _____

116. Does your bank have a written agreement with reciprocal direct send correspondents for returns via direct courier?

Yes _____ No. _____

Please provide a blank copy of this agreement.

117. Does your bank have a written agreement with customers to facilitate returns via direct courier from reciprocal direct send banks?

Yes _____ No. _____

Please provide a blank copy of this agreement.

XIII. COMMENTS

NOTE: The results of past BAI Check Collection Surveys have contained appendices devoted to commentary from the nation's check processing professionals. Please provide your comments so that this valuable forum can continue. How have conditions changed from last year? Attach a separate sheet if you need more space.

Personnel (Training and Turnover)

Transportation

Rejects (Rates and Handling)

Outstanding Exception Items

Returns and Adjustments

(over)

Automated Reject Processing

Equipment and Systems Problems

Security

Regulatory Impacts

Check Truncation (Safekeeping and Non-return)

Microcomputer Applications

Miscellaneous

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1987-88

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U.S. BANK PERFORMANCE PROFILE™

An Index of Bank Performance Service

Published by:
BANK ADMINISTRATION INSTITUTE

1986 Directory — 50 State Performance Profile

No. 1204

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BANK ADMINISTRATION INSTITUTE'S 1986 U.S. BANK PERFORMANCE PROFILE

An Index of Bank Performance Service

To Chief Financial Officers:

Bank Administration Institute's U.S. BANK PERFORMANCE PROFILE, an Index of Bank Performance service, is based on the universal call report and income statement tapes generated by bank regulatory authorities. This comprehensive data base allows the Institute to calculate ratios for every insured bank in the United States.

This 1986 DIRECTORY presents benchmark performance ratios for all banks by state, by resource class, and for the nation as a whole.

The following table shows the breakdown of asset classifications based on total assets at year-end 1986:

Class	Asset Range (millions)	Number of Banks	Percent
1	Under $10	1123	7.950%
2	$10 to $25	3674	26.009%
3	$25 to $50	3666	25.952%
4	$50 to $100	2885	20.423%
5	$100 to $500	2222	15.730%
6	Over $500	556	3.936%
totals		14126	100.000%

The 1986 PROFILE presents 70 financial ratios divided into the following categories:

- -Performance
- -Asset Quality
  - Loan Losses
  - Classified Loans
- -Capital Position
- -Off Balance Sheet Commitments and Contingencies
- -Yields and Rates
- -Interest Sensitivity
- -Liquidity
- -Uses of Funds
- -Growth Rates
- -Sources of Funds

This categorization enables management to concentrate on critical areas of bank performance and to isolate those areas requiring attention.

This 1986 DIRECTORY retains its state-by-state and resource class ratio displays, reporting the median, lower and upper quartile and lower and upper 10th percentile values. In addition, the ratios are shown for the industry in the aggregate.

A new Institute subscription service is now available to assist a subscribing bank with its financial planning. It provides the following

reports and analyses:

* PERFORMANCE PROFILE presents balance sheet, income statement, and 70 performance ratios for the most recently reported period.

* COMPARATIVE REPORT permits comparison of a reference bank with up to four other banks selected by name, location, and/or asset size.

* RESOURCE CLASS REPORT presents a comparison of a reference bank with a statistical profile of all banks in its resource class (asset size range) and in the same state. The median, low and high deciles, and low and high quartiles are presented.

* HISTORICAL PROFILE presents, for an individual bank, the 70 performance ratios over a five year historical period.

* ON-LINE DIRECTORY SEARCH presents an on-line listing of FDIC numbers required to access the above mentioned reports.

These services may be obtained by mail or on-line. BAI's on-line service offers immediate access to the financial statements and ratios of 14126 U.S. banks.

If you have any questions concerning the PROFILE or would like to obtain more information about our new subscription service, call 312/228-6200 (toll free 800/323-8522; in Illinois 800/942-8861), and ask for information on the U.S. Bank Performance Profile.

Thomas E. Mularz
Managing Director
Bank Products and Advisory
Services Group
Bank Administration Institute

A DESCRIPTION OF THE PROFILE

The Institute's U.S. BANK PERFORMANCE PROFILE, and Index of Bank Performance service, is constructed by averaging the balance sheet data contained in the quarterly 1986 statement of condition reports gathered by the federal banking regulators. The income and expense data are obtained from the year-end 1986 income and expense reports submitted by banks to their regulators.

This 1986 DIRECTORY provides composite information on all banks in the nation, national data broken down to six resource classes, aggregate data by state, and state median data broken down into the six resource classes. By using these breakdowns, you can rank your bank's performance against that of all banks in the nation, all banks in your asset size category, all banks in your state, and against medians achieved by banks of similar size in your state.

The national ratios and the first page of the state ratios are divided into several percentile ranges: the bottom tenth percentile; lower quartile; median; upper quartile; and top tenth percentile.

All ratios displayed are actual figures achieved by specific banks. None represents averages. The median value represents the ratio figure achieved by that bank attaining a mid-point performance among the population. Fifty percent of the banks will have achieved a lesser value. It is important to recognize that each median figure is very likely that of a different bank in a large population. Therefore, do not expect the value of median ratio number 1 minus that of median ratio number 2 to equal the value of median ratio number 3, even though in your own individual bank, ratios 1 minus 2 must equal 3.

The top and bottom tenth percentile values represent the performance of a bank that is 10% from the top or 10% from the bottom of the population for that particular ratio. The value shown for the top tenth percentile is the value attained by the bank ranking ahead of 90% of the population on that ratio but behind 10%. The upper and lower quartile values represent the performance of a bank that is either 25% from the top or 25% from the bottom of the population on that measure. For example, the upper quartile means that 25% of the banks have achieved performance above the values shown and 75% attained a lesser value.

This form of ratio display is most useful for ranking performance. This 1986 DIRECTORY enables you to quickly rank your bank's performance against that of all other banks and against banks of similar size and location. For the purpose of ranking, a percentile distribution of actual ratios achieved by specific banks is superior to averages. Averages are distorted by extreme values within a population. Just as it is more meaningful for a salary analyst to know what the median salary in your bank is rather than the average salary, it is more meaningful for industry analysts to know median performance values as opposed to average performance values when evaluating bank performance.

RATIO DEFINITIONS AND COMMENTARY

Operating Ratios (as a percentage of average assets)

1. **Gross Interest Income on a Fully Taxable Equivalent Basis**
   This ratio shows interest earned, on a fully taxable equivalent basis, to the total average assets for the year. High-performance banks are seldom found below the upper quartile for this important ratio. Interest income includes interest on loans, balances with other banks, Federal funds sold, U.S. Treasury securities, U.S. Government securities, obligations of state and political subdivisions on a fully taxable equivalent basis, other bonds and securities, dividends on stock, and income from direct lease financing. Fees on loans are also included in interest income.

2. **Interest Expense**
   This ratio indicates the total interest expense on all interest-bearing liabilities. In general, the lower the interest expense ratio, the lower the break-even yield for the bank. Interest expense includes interest on savings deposits, time certificates of deposit of $100,000 or more, other time deposits, NOW and super NOW accounts, deposits in foreign offices, Federal funds purchased, other borrowed money, and subordinated notes and debentures.

3. **Net Interest Income**
   This ratio is of critical importance because it measures management's ability to control the spread between interest income and the cost of funds. High-performing banks usually have a high interest margin. However, care should be taken when "wholesale banks" are compared to "retail banks". Wholesale banks generally have a lower net interest margin than retail banks because wholesale banks expect to serve large customers, to process larger volumes of transactions, and to achieve compensating economies in noninterest income. For these reasons, large money center banks are not directly comparable to community banks. This ratio is the numerical difference between ratios 1 and 2.

4. **Trust Income.**
   This ratio indicates the gross revenue contributed by the bank's trust department.

5. **Service Charges on Deposits.**
   This ratio reveals the contribution to ROA made by service charges on deposits.

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* The Appendix to this PROFILE provides formulas for the ratios in their simplest form for ease of use.

6. **Other Noninterest Income.**
   This ratio indicates the contribution to ROA made by other sources of noninterest income such as lock box service charges, safe deposit charges, and other miscellaneous services.

7. **Security Gains/Losses.**
   Gains and losses in the security portfolio are reflected in this ratio.

8. **Salaries and Employee Benefits.**
   Wages and related employee benefits are the largest controllable expense of a bank. Careful monitoring and control of this item are critical.

9. **Occupancy.**
   Occupancy expenses are reported net of rental income. This ratio is a good indicator of a bank's investment in brick and mortar.

10. **Other Noninterest Expense.**
    This category contains any expenses not included in the previous noninterest expense categories.

11. **Adjustments.**
    These adjustments are required in moving from operating income to net income in deriving return on assets. The adjustments include: (1) The Loan Loss Provision; (2) The Tax Provision; (3) FTE Adjustment; and (4) Extraordinary Items. The loan loss provision represents funds set aside to offset loan losses in a particular year. The tax provision is deducted from operating income to cover federal, state and local taxes paid by the bank. The FTE adjustment is 1.85 X the tax exempt income, which is based on a maximum corporate tax rate of 46%. Extraordinary items are income or expense items of a one-time, non-recurring nature.

12. **Return on Assets.**
    All preceding ratios have been components of this ratio. Return on assets is probably the most widely watched ratio for evaluating management performance. It relates profits to the assets under management's control. While it does not evaluate all phases of performance and has some limitations for comparative purposes, it tells the analyst more about performance than any other ratio. Banks of different asset sizes and geographoc locations are subject to different regulatory and competitive environments. Therefore, most bankers prefer to compare their bank's ROA to specific banks rather than to a national group. The figure presented takes into account gains (losses) on security transactions and other extraordinary items.

13. **Return on Equity.**

This is the only ratio in the series that is not calculated as a percentage of average total assets. It is a key ratio with which all bank stockholders are concerned. It measures the percentage return on average stockholders' equity. This ratio can vary considerably from bank to bank since it is substantially affected by the degree to which a bank is leveraged. A bank may show a high ROE, even with an average ROA, if it has a low capital-to-assets ratio (i.e., high leverage).

Yields and Rates

14. **Yield on Earning Assets.**

This key ratio measures the productivity of earning assets. Tax-exempt income has been converted to a fully taxable equivalent basis in computing this ratio. Earning assets include all investment securities, loans net of unearned discount, direct lease financing, interest-bearing balances with banks, and Fed funds sold. Total income from these sources is then divided by total earning assets.

15. **Break-Even Yield.**

This is a critical factor for all banks. It reflects the minimum yield necessary on the earning asset portfolio for a bank to obtain a zero profit. The factors contributing to a low break-even yield are low interest expense, close control of noninterest expenses, and a high rate of noninterest income.

16. **Yield on Loans.**

This ratio measures a bank's yield on its total loan portfolio. It is affected by many factors, including loan mix, pricing strategy, regulatory constraints, and market conditions. The yield is calculated on the total loans outstanding net of unearned discount.

17. **Yield on Investment Securities.**

This is the total tax equivalent yield on the investment portfolio. Interest on tax-exempt securities is adjusted by a factor of 1.85 to reflect the maximum Federal tax rate of 46%.

18. **Rate on Time and Savings Deposits.**

Interest paid on all time and savings deposits as a percentage of average total time and savings deposits.

19. **Rate on Total Interest Funds.**

This ratio reflects the total interest expense as a percentage of total interest-bearing funds, including interest-bearing liabilities as well as Fed funds purchased and debt.

Asset Quality
Loan Losses

20. **Loan Loss Provision.**
This ratio indicates the total loan loss provision as a percentage of average total loans. It indicates management's ability to evaluate, monitor, and control credit risk.

21. **Gross Charge-Offs.**
This ratio indicates the amount of loans actually charged off as uncollectible during the year. It is calculated as a percentage of average loans.

22. **Recoveries/Gross Charge-Offs.**
This ratio indicates the total amount of previously charged-off loans that were recovered during the year. A continuously high recovery ratio means either that management is charging off loans too quickly or that management is having difficulty in assessing credit risk in the initial lending evaluation.

23. **Net Charge-Offs.**
This ratio depicts the ratio of gross charge-offs minus any recoveries for the year as a percentage of average loans.

24. **Earnings Coverage of Net Charge-Offs.**
This coverage ratio indicates the ability of net income to absorb net charge-offs. The ratio can be high because of a low level of charge-offs or a high level of income.

Classified Loans (as a percentage of average loans)

25. **Past Due-More than 90 Days.**
This ratio indicates the percentage of total loans that are delinquent in their scheduled loan payments. It can be a forewarning of loans that are ripe for the nonaccrual portfolio and a possible charge-off in the future.

26. **Nonaccrual Loans.**
This ratio indicates the percentage of the loan portfolio that has ceased to accrue interest income because of problems with a loan. Again, these loans would seem to be candidates for charge-off in the future should problems escalate.

27. **Renegotiated Loans.**
This ratio shows the percentage of total loans in which terms of the lending agreement have been renegotiated because of problems with the account. These loans also bear watching, since they indicate a borrower's difficulty in servicing his current debt.

28. **Total Classified Loans.**

This ratio indicates the ratio of total classified loans to total loans. It is an indicator of a portion of the portfolio subject to future losses.

29. **Total Classified loans/Primary Capital.**

This ratio indicates the total level of classified loans as percentage of primary capital. It indicates possible capital impairment due to future loan losses.

30. **Loan Loss Reserve to Total Classified Loans.**

Since the purpose of the loan loss reserve is to absorb future loan losses, it is critical that it be adequate to accommodate those loans with a higher than usual probability of default. These loans usually appear in the classified loan category. This ratio measures the adequacy of the reserve in light of those loans identified with a better than average probability of loss.

Interest Sensitivity

31. **Assets/Liabilities, 0-3 Months.**

This ratio indicates the exposure to interest rate movements in the next three months. A positive gap indicates an exposure to falling rates, since more assets would reprice than liabilities. This ratio expresses this exposure as a percentage of total assets.

32. **Assets/Liabilities, 3-6 Months.**

This ratio measures, as a percentage of average assets, a bank's exposure to rate movements in the next three to six months.

33. **Assets/Liabilities, 6-12 Months.**

This ratio measures a bank's exposure to rate movements in the next six to twelve months.

34. **Assets/Liabilities, Over One Year.**

This ratio measures a bank's exposure to rate movements beyond one year.

Liquidity

35. **Net Large Liabilities/Net Earning Assets.**

Large liabilities are usually the most expensive and volatile source of funds for a bank. This ratio calculates net large liabilities by subtracting short-term highly liquid assets from large liabilities to measure the net percentage of earning assets funded by these types of liabilities. It indicates the amount of the portfolio exposed to a somewhat volatile funding source.

36. **Liquid Assets to Large Liabilities.**

Large liabilities are typically more rate sensitive and therefore less stable as a source of funds than "core deposits". Therefore, it is crucial for a bank to maintain sufficient liquidity to satisfy the needs of these large depositors. This ratio is only one measure of liquidity, since liquidity needs are peculiar to each bank. This ratio measures the bank's ability to meet the total needs of the large depositor. However, it should be tempered with the realization that all large deposits would not normally mature simultaneously.

37. **Core Deposits to Earning Assets.**

This ratio measures the degree to which earning assets are funded with "core deposits", which have traditionally been the most stable source of funds for the industry. However, if these "core depositors" were to withdraw the funds in a short time, management could be in a bind since these funds are deployed in the earning asset portfolio.

38 **Brokered Deposits/Earning Assets.**

Brokered deposits are purchased deposits that are usually high cost and somewhat more volatile. This ratio measures the ratio of earning assets funded by such deposits. A high ratio may indicate a bank's inability to gather deposits successfully within its traditional customer base.

39. **Loans to Deposits.**

This is a traditional measure of liquidity. The higher this ratio, the more illiquid the bank is because a higher portion of its assets is tied up in illiquid loans. The lower this ratio, the higher is the bank's investment in relatively liquid or marketable securities.

Sources of Funds (as a percentage of average assets)

40. **Demand Deposits (IPC).**

This ratio measures the percentage of earning assets funded by demand deposits. These deposits are the least expensive source of funds for a bank. However, in the last five years this source of funds has declined slowly and steadily.

41. **Total Demand Deposits.**

This ratio includes public deposits as well as those of individuals, partnerships, and corporations.

42. **Savings Deposits.**

This ratio measures the percentage of earning assets funded by savings deposits, exclusive of time certificates. These deposits are generally the most stable over time.

43. **Time Deposits.**
This ratio measures the percentage of earning assets funded by time deposits. These deposits are generally of a higher cost than savings deposits and may be more volatile.

44. **Total Time and Savings Deposits.**
This ratio measures the percentage of earning assets funded by total time and savings deposits. It shows the level of the portfolio funded with interest-bearing deposits.

45. **Memo: Time Deposits Over $100,000.**
This ratio depicts the average large liabilities as a percentage of average earning assets. These liabilities are usually higher cost and more volatile than savings deposits.

46. **Foreign Deposits.**
This ratio indicates the ratio of foreign deposits used to fund earning assets. These deposits are held in overseas branches and are usually a more volatile funding source.

47. **Total Deposits.**
This ratio shows the portion of the earning asset portfolio funded through customer deposits - foreign and domestic, interest-bearing and noninterest-bearing.

48. **Fed Funds Purchased and Reverse Repos.**
This ratio measures the use of federal funds purchased and securities sold under agreements to repurchase to fund earning assets.

49. **Borrowings.**
This ratio measures the use of debt to fund earning assets.

Uses of Funds

50. **Fed Funds Sold.**
This ratio measures the percentage of earning assets invested in federal funds and securities purchased under agreements to resell.

51. **Investments Securities.**
This ratio shows the total of investments to earning assets of the institution and is an indication of management's investment policy. Investments are usually less risky and may offer lower yields. However, tax-free investment yields should be evaluated on a tax equivalent basis.

52. **Total Loans.**
This ratio shows total loans, net of unearned discount, as a percentage of average earning assets.

53. **Memo: Commercial and Industrial Loans.**
This ratio shows the percentage of commercial and industrial loans to earning assets.

54. **Memo: Real Estate Loans.**
This ratio indicates the total percentage of real estate loans to earning assets. Included in this category of loans are those for one-to-four unit residential properties; multifamily structures; those secured by farm land, nonfarm, and nonresidential structures; and construction and land development loans.

55. **Memo: Personal Loans.**
This ratio shows the percentage of personal loans to earning assets. This ratio can give the analyst a feel for a bank's principal lending strategy, commercial or retail. Included in this category of loans are those to individuals for household, family, and other personal expenditures.

56. **Memo: Agricultural Loans.**
This ratio gives the percentage of agricultural loans to earning assets. As with the other ratios, it can indicate a bank's orientation.

57. **Memo: Foreign Loans.**
This ratio shows the percentage of foreign loans to earning assets.

58. **Earning Assets Ratio.**
This critical ratio indicates the percentage of total assets employed in an earning mode. Generally, high-performing banks have a high earning assets ratio. This ratio, when coupled with the yield on earning assets, determines a bank's gross interest income.

59. **Cash and Due-From.**
This ratio indicates the level of cash and due-from bank items to total average assets.

Capital Position

60. **Effective Tax Rate-Net Income.**
This ratio indicates the percentage of net income that is accrued or paid out in income taxes.

61. **Cash Dividends to Net Income.**
This ratio indicates the percentage of net income that has been paid out to stockholders in the form of dividends. Reciprocally, it reveals a bank's capital retention rate.

62. **Internal Capital Formation Ratio.**
This ratio discloses the level of asset growth that may be sustained by a bank without causing a deterioration in the capital to assets ratio. In general, a bank whose assets are growing rapidly will need to maintain a higher portion of net income in the corporation to maintain the capital to assets ratio.

63. **Equity Capital to Total Assets.**
Capital notes and debentures are excluded from this ratio. Only stockholders' equity capital is included. Equity capital includes preferred stock, undivided profits, reserves for contingencies, and other capital reserves. The ratio indicates the degree to which total assets are financed by a bank's shareholders. Generally, the larger the bank, the lower the equity capital/total assets ratio.

64. **Primary Capital to Average Assets.**
Primary capital consists of equity capital plus loan loss reserves. This ratio shows these as a percentage of average total assets.

Growth Statistics

65. **Net Income - 1 Year.**
The rate of growth in net income over the 1985 - 1986 period.

66. **Net Income - 5 Years.**
The compound rate of growth in net income over the period of 1981 - 1986.

67. **Average Assets - 1 Year.**
The rate of growth in average assets over the 1985 - 1986 period.

68. **Average Assets - 5 Years.**
The compound rate of growth in average assets over the 1981 - 1986 period.

Off-Balance Sheet Items

69. **Loan Commitments.**
This ratio discloses the percentage of assets committed to contingent fundings by a bank. In normal circumstances, these fundings would not be requested by the borrower, and many are seasonal in nature. Loan commitment fees are a good source of noninterest income for the healthy commercial bank. Although the level of commitments is a management decision, it should be monitored closely.

70. **Other Commitments and Contingencies.**
This ratio measures contingencies other than those in the loan area. Included in this category are futures contracts, agreements to participate, when-issued securities, standby and commercial letters of credit, commitments to purchase securities and currency, participation in acceptances, securities borrowed and lent, and other significant items.

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 1 BASED ON 1123 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	6.34	8.40	9.28	9.89	10.43
2	INTEREST EXPENSE*	5.96	5.55	5.07	4.13	.76
3	NET INTEREST INCOME (FTE)	2.64	3.57	4.27	4.99	5.81
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.00	.13	.32	.57	.94
6	OTHER NONINTEREST INCOME	.04	.09	.20	.41	.82
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.06	.43
8	SALARIES & EMPLOYEE BENEFITS*	3.74	2.66	2.00	1.58	1.28
9	OCCUPANCY EXPENSES*	1.81	.91	.55	.33	.18
10	OTHER NONINTEREST EXPENSE*	3.20	2.10	1.45	.99	.73
11	ADJUSTMENTS	.58	.28	.00	.00	-.40
12	RETURN ON ASSETS--NET INCOME	-3.83	-1.32	.41	1.05	1.61
13	RETURN ON EQUITY--NET INCOME	-28.46	-8.32	3.50	9.36	13.78
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	7.48	9.50	10.33	11.04	11.72
15	BREAK EVEN YIELD*	12.35	10.36	9.16	8.26	6.88
16	YIELD ON LOANS	9.93	11.49	12.30	13.22	13.92
17	YIELD ON INVESTMENT SEC. (FTE)	6.20	7.79	8.02	9.72	10.43
18	RATE ON TIME & SAVINGS DEPOSITS*	7.53	7.17	6.81	6.42	5.52
19	RATE ON TOTAL INTEREST FUNDS*	7.58	7.18	6.81	6.42	5.50
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.84	2.84	1.19	.46	.00
21	GROSS CHARGE OFFS*	5.93	3.08	1.24	.50	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	1.20	8.06	24.51	56.26
23	NET CHARGE OFFS*	5.32	2.79	.96	.42	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.78	.26	1.41	3.89	11.11
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.24	2.27	.89	.13	.00
26	NONACCRUAL*	6.33	2.92	.87	.00	.00
27	RENEGOTIATED*	.08	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	10.02	5.33	2.39	.56	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	54.48	25.05	8.66	1.89	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.48	26.96	48.91	107.56	308.84
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	.91	-6.52	15.31	28.58	46.73
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.8.46	-4.33	-.15	3.48	8.04
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.52	-.11	3.58	8.34	12.42
34	ASSETS LESS LIABILITIES >1 YR.	3.33	10.93	21.57	31.71	40.12
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	18.12	3.87	-7.55	-22.33	-43.88
36	LIQUID ASSETS / LARGE LIABILITIES	42.65	83.62	189.45	449.72	1208.52
37	CORE DEPOSITS / EARNING ASSETS	49.52	77.88	87.67	94.35	98.86
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	29.16	41.05	54.22	66.13	75.23
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	5.26	8.65	12.31	17.09	25.75
41	TOTAL DEMAND DEPOSITS	6.52	10.04	14.08	19.66	29.18
42	SAVINGS DEPOSITS (IPC)	10.33	20.91	28.66	35.80	43.09
43	TIME DEPOSITS (IPC)	12.03	37.67	51.18	58.83	64.84
44	TOTAL TIME & SAVINGS DEPOSITS	30.98	57.96	68.57	75.11	80.66
45	MEMO: TIME DEPOSITS OVER 100M*	25.34	14.87	6.84	2.13	.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	72.72	91.65	97.10	101.09	105.53
48	FED FUNDS PURCHASED & REV. REPOS*	.40	.00	.00	.00	.00
49	BORROWINGS*	1.04	.14	.00	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.37	5.16	9.15	15.80	29.11
51	INVESTMENT SECURITIES	3.91	14.35	27.13	42.50	57.39
52	TOTAL LOANS NET OF UNEARNED DISC.	21.90	36.73	51.20	64.01	74.04
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.72	3.15	7.32	13.72	22.48
54	MEMO: REAL ESTATE LOANS	1.50	5.92	12.61	21.27	32.12
55	MEMO: PERSONAL LOANS	1.80	4.74	9.30	16.02	24.15
56	MEMO: AGRICULTURAL LOANS	.00	.30	7.50	18.51	29.56
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	80.72	86.32	90.23	92.54	94.07
59	NONINT. CASH & DUE / AVG. ASSETS	3.01	4.15	5.61	7.92	11.06
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.23	29.55	15.07	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	35.37	93.81
62	INTERNAL CAPITAL FORMATION RATE	-30.97	-10.68	2.56	5.97	9.74
63	EQUITY CAPITAL / AVERAGE ASSETS	6.70	8.05	10.31	12.96	38.01
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.71	8.89	11.15	16.45	38.20
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-325.00	-79.79	-17.90	40.50	147.49
66	NET INCOME (5 YR COMPOUND)	-30.94	-16.06	-4.17	6.28	19.54
67	AVERAGE ASSETS (1 YR)	-5.76	-.38	4.97	11.25	24.25
68	AVERAGE ASSETS (5 YR COMPOUND)	.45	3.06	5.90	9.08	12.37
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	2.88	.23	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.61	.08	.00	.00	.00

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 2 BASED ON 3674 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.41	8.97	9.48	9.96	10.46
2	INTEREST EXPENSE*	6.10	5.77	5.36	4.89	4.34
3	NET INTEREST INCOME (FTE)	3.11	3.61	4.14	4.68	5.21
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.10	.19	.35	.52	.96
6	OTHER NONINTEREST INCOME	.06	.11	.20	.34	.57
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.18	.53
8	SALARIES & EMPLOYEE BENEFITS*	2.56	2.09	1.69	1.36	1.12
9	OCCUPANCY EXPENSES*	1.11	.74	.47	.32	.20
10	OTHER NONINTEREST EXPENSE*	2.23	1.66	1.22	.89	.66
11	ADJUSTMENTS	.63	.36	.10	.00	-.22
12	RETURN ON ASSETS--NET INCOME	-2.19	-.14	.70	1.14	1.56
13	RETURN ON EQUITY--NET INCOME	-23.36	-1.28	7.53	11.93	16.17
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.38	9.94	10.49	11.05	11.67
15	BREAK EVEN YIELD*	10.96	9.82	8.99	8.24	7.63
16	YIELD ON LOANS	10.91	11.54	12.14	12.80	13.54
17	YIELD ON INVESTMENT SEC. (FTE)	7.23	8.17	8.94	9.62	10.22
18	RATE ON TIME & SAVINGS DEPOSITS*	7.58	7.26	6.93	6.61	6.28
19	RATE ON TOTAL INTEREST FUNDS*	7.57	7.25	6.93	6.62	6.29
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.10	2.64	1.20	.50	.15
21	GROSS CHARGE OFFS*	5.39	2.85	1.28	.46	.09
22	RECOVERIES / GROSS CHARGE OFFS	.00	3.14	11.11	27.30	58.67
23	NET CHARGE OFFS*	4.69	2.38	1.02	.29	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.23	.80	2.17	5.10	15.61
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.64	2.10	.99	.35	.04
26	NONACCRUAL*	5.96	3.07	1.14	.41	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	8.66	5.28	2.66	1.10	.26
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	54.30	28.90	13.11	4.60	.90
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.07	29.42	49.75	99.34	258.33
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.65	-5.30	13.09	23.26	35.72
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.13	-5.84	-2.32	.98	4.30
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.55	-.21	3.33	7.29	11.34
34	ASSETS LESS LIABILITIES >1 YR.	9.40	16.90	25.87	34.74	43.18
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	21.70	8.40	-3.25	-14.03	-26.97
36	LIQUID ASSETS / LARGE LIABILITIES	35.58	71.41	149.52	332.52	661.41
37	CORE DEPOSITS / EARNING ASSETS	69.47	81.40	89.15	94.20	98.03
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	34.94	45.92	57.67	67.88	75.91
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.76	8.57	11.42	15.53	20.70
41	TOTAL DEMAND DEPOSITS	7.93	9.94	13.04	17.71	23.67
42	SAVINGS DEPOSITS (IPC)	20.18	25.50	31.37	38.11	44.76
43	TIME DEPOSITS (IPC)	35.19	44.61	52.74	59.17	64.69
44	TOTAL TIME & SAVINGS DEPOSITS	60.56	67.56	72.99	77.89	81.99
45	MEMO: TIME DEPOSITS OVER 100M*	27.72	16.30	8.14	3.64	1.54
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.98	94.78	98.18	101.56	105.65
48	FED FUNDS PURCHASED & REV REPOS*	.88	.00	.00	.00	.00
49	BORROWINGS*	1.74	.48	.00	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.17	4.04	6.84	11.01	17.49
51	INVESTMENT SECURITIES	7.45	17.01	29.09	42.59	54.24
52	TOTAL LOANS, NET OF UNEARNED DISC.	32.83	44.32	56.95	67.94	76.97
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.54	4.96	9.10	16.82	26.56
54	MEMO: REAL ESTATE LOANS	5.59	10.53	18.01	27.72	36.17
55	MEMO: PERSONAL LOANS	3.42	6.01	10.40	17.14	24.92
56	MEMO: AGRICULTURAL LOANS	.00	.39	5.49	15.76	27.48
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.27	88.57	91.17	92.98	94.19
59	NONINT. CASH & DUE / AVG. ASSETS	3.10	3.87	5.00	6.66	8.88
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	43.19	32.08	17.90	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	7.44	41.50	86.60
62	INTERNAL CAPITAL FORMATION RATE	-26.02	-4.91	3.61	8.33	12.14
63	EQUITY CAPITAL / AVERAGE ASSETS	6.55	7.40	8.79	11.02	14.24
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.20	8.19	9.51	11.78	14.88
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-219.97	-47.01	-4.17	44.79	138.06
66	NET INCOME (5 YR COMPOUND)	-27.01	-10.92	1.50	11.67	24.78
67	AVERAGE ASSETS (1 YR)	-4.93	1.04	5.72	11.43	24.04
68	AVERAGE ASSETS (5 YR COMPOUND)	1.72	4.65	7.48	10.50	15.30
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.4.91	1.46	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.1.15	.40	.04	.00	.00

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 3 BASED ON 3666 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.44	8.95	9.39	9.85	10.24
2	INTEREST EXPENSE*	6.08	5.76	5.39	4.92	4.44
3	NET INTEREST INCOME (FTE)	3.10	3.56	4.01	4.54	5.08
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.11	.20	.34	.57	.85
6	OTHER NONINTEREST INCOME	.07	.12	.20	.34	.55
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.19	.52
8	SALARIES & EMPLOYEE BENEFITS*	2.29	1.87	1.53	1.25	1.04
9	OCCUPANCY EXPENSES*	.94	.66	.44	.30	.21
10	OTHER NONINTEREST EXPENSE*	1.55	1.48	1.11	.85	.68
11	ADJUSTMENTS	.65	.41	.17	.00	-.25
12	RETURN ON ASSETS--NET INCOME	-.96	.30	.85	1.24	1.61
13	RETURN ON EQUITY--NET INCOME	-11.73	3.67	9.85	13.83	17.65
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.40	9.85	10.36	10.86	11.39
15	BREAK EVEN YIELD*	10.08	9.31	8.64	8.08	7.58
16	YIELD ON LOANS	10.78	11.33	11.86	12.44	13.07
17	YIELD ON INVESTMENT SEC. (FTE)	7.97	8.00	8.79	9.38	9.90
18	RATE ON TIME & SAVINGS DEPOSITS*	7.56	7.28	6.97	6.66	6.34
19	RATE ON TOTAL INTEREST FUNDS*	7.56	7.27	6.96	6.65	6.34
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	4.03	2.15	1.02	.47	.19
21	GROSS CHARGE OFFS*	4.29	2.33	1.08	.44	.15
22	RECOVERIES / GROSS CHARGE OFFS	1.48	4.89	12.81	28.05	55.83
23	NET CHARGE OFFS*	3.80	1.94	.86	.29	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.25	1.25	2.79	6.73	18.97
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.97	1.74	.88	.36	.10
26	NONACCRUAL*	4.81	2.59	1.11	.28	.00
27	RENEGOTIATED*	.19	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.30	4.38	2.42	1.09	.41
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	45.14	24.91	12.93	5.60	1.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	21.82	32.94	52.74	101.05	232.05
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.31	-5.55	13.37	24.08	35.85
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.38	-5.82	-2.62	.51	3.76
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.19	-.05	3.07	6.55	10.09
34	ASSETS LESS LIABILITIES >1 YR.	10.61	19.00	27.86	36.89	45.40
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	23.49	9.83	-.67	-10.57	-20.88
36	LIQUID ASSETS / LARGE LIABILITIES	34.51	67.58	135.17	273.70	506.16
37	CORE DEPOSITS / EARNING ASSETS	70.89	81.49	88.66	93.39	97.19
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	38.20	47.94	58.67	68.73	76.20
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.90	8.85	11.90	16.30	21.69
41	TOTAL DEMAND DEPOSITS	8.13	10.26	13.78	18.62	24.44
42	SAVINGS DEPOSITS (IPC)	21.78	26.85	32.49	39.31	46.13
43	TIME DEPOSITS (IPC)	33.01	42.90	51.37	57.62	62.91
44	TOTAL TIME & SAVINGS DEPOSITS	62.19	68.13	73.35	77.66	81.38
45	MEMO: TIME DEPOSITS OVER 100M*	27.86	16.45	8.72	4.26	2.13
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.34	95.25	98.18	101.38	104.96
48	FED FUNDS PURCHASED & REV. REPOS*	1.42	2.21	.00	.00	.00
49	BORROWINGS*	2.42	.86	.13	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.01	3.68	6.34	10.47	16.46
51	INVESTMENT SECURITIES	8.31	18.35	30.23	42.35	52.46
52	TOTAL LOANS, NET OF UNEARNED DISC.	36.59	46.54	57.77	68.61	76.84
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.45	6.11	10.58	17.93	27.74
54	MEMO: REAL ESTATE LOANS	7.93	14.11	21.95	30.42	38.25
55	MEMO: PERSONAL LOANS	4.45	7.15	11.37	17.12	24.17
56	MEMO: AGRICULTURAL LOANS	.00	.04	2.38	9.54	19.66
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.73	89.91	91.42	93.15	94.96
59	NONINT. CASH & DUE / AVG. ASSETS	3.02	3.79	4.94	6.60	8.58
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.01	34.92	20.89	4.82	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	19.89	47.95	93.99
62	INTERNAL CAPITAL FORMATION RATE	-15.60	-.63	9.55	9.44	13.28
63	EQUITY CAPITAL / AVERAGE ASSETS	6.22	7.11	8.30	9.37	12.28
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.00	7.85	9.01	10.67	12.84
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-135.18	-33.33	-.40	28.54	119.44
66	NET INCOME (5 YR COMPOUND)	-20.01	-6.36	4.98	14.99	27.43
67	AVERAGE ASSETS (1 YR)	-2.79	2.00	6.40	12.26	24.67
68	AVERAGE ASSETS (5 YR COMPOUND)	2.61	5.37	8.10	11.83	17.07
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.92	2.64	.13	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.47	.63	.19	.00	.00

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 4 BASED ON 2885 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.39	8.83	9.27	9.71	10.13
2	INTEREST EXPENSE*	6.03	5.71	5.32	4.90	4.43
3	NET INTEREST INCOME (FTE)	3.05	3.49	3.95	4.44	5.00
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.12	.21	.34	.54	.79
6	OTHER NONINTEREST INCOME	.09	.14	.22	.36	.58
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.18	.50
8	SALARIES & EMPLOYEE BENEFITS*	2.16	1.79	1.47	1.23	1.03
9	OCCUPANCY EXPENSES*	.87	.63	.45	.32	.22
10	OTHER NONINTEREST EXPENSE*	1.84	1.40	1.07	.84	.68
11	ADJUSTMENTS	.65	.41	.18	.00	-.28
12	RETURN ON ASSETS--NET INCOME	-.50	.48	.96	1.29	1.62
13	RETURN ON EQUITY--NET INCOME	-7.02	5.93	11.61	15.41	18.93
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.30	9.75	10.21	10.71	11.27
15	BREAK EVEN YIELD*	9.78	9.04	8.46	7.99	7.52
16	YIELD ON LOANS	10.54	11.08	11.61	12.17	12.81
17	YIELD ON INVESTMENT SEC. (FTE)	7.57	8.04	8.71	9.27	9.77
18	RATE ON TIME & SAVINGS DEPOSITS*	7.50	7.22	6.93	6.63	6.34
19	RATE ON TOTAL INTEREST FUNDS*	7.51	7.22	6.92	6.62	6.34
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	3.78	1.78	.85	.41	.18
21	GROSS CHARGE OFFS*	3.91	1.98	.90	.37	.15
22	RECOVERIES / GROSS CHARGE OFFS	2.40	6.12	14.10	29.31	57.53
23	NET CHARGE OFFS*	3.38	1.66	.71	.25	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.53	1.53	3.48	8.56	24.18
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.57	1.55	.77	.35	.11
26	NONACCRUAL*	4.43	2.42	1.01	.34	.04
27	RENEGOTIATED*	.22	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.61	3.99	2.13	1.07	.49
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	42.34	24.22	12.72	5.99	2.53
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	23.78	35.12	56.07	103.77	214.41
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	.51	6.30	14.14	24.47	34.95
32	ASSETS LESS LIABILITIES 3-6 MOS	-8.16	-5.52	-2.76	.09	2.97
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.20	.06	2.88	6.15	9.56
34	ASSETS LESS LIABILITIES >1 YR.	13.00	20.77	29.29	38.14	46.55
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	23.73	12.12	1.11	-8.15	-18.47
36	LIQUID ASSETS / LARGE LIABILITIES	35.36	63.09	117.34	235.60	426.76
37	CORE DEPOSITS / EARNING ASSETS	71.33	80.38	88.11	92.79	96.60
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	38.87	49.33	59.71	69.34	76.28
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.57	9.76	12.75	17.36	22.88
41	TOTAL DEMAND DEPOSITS	8.82	11.28	14.69	19.51	25.53
42	SAVINGS DEPOSITS (IPC)	23.46	28.08	33.65	40.28	46.71
43	TIME DEPOSITS (IPC)	31.20	40.62	48.75	55.61	60.63
44	TOTAL TIME & SAVINGS DEPOSITS	62.79	68.11	72.85	76.67	80.04
45	MEMO: TIME DEPOSITS OVER 100M*	27.42	17.74	9.47	4.62	2.48
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.60	95.49	98.10	101.17	104.61
48	FED FUNDS PURCHASED & REV. REPOS*	2.70	.68	.00	.00	.00
49	BORROWINGS*	3.83	1.61	.53	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.88	3.41	5.75	9.57	15.59
51	INVESTMENT SECURITIES	9.74	19.21	30.44	41.85	52.28
52	TOTAL LOANS, NET OF UNEARNED DISC.	36.97	47.83	58.39	68.91	77.09
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.26	7.18	12.14	19.52	28.87
54	MEMO: REAL ESTATE LOANS	10.23	16.12	23.84	31.97	39.66
55	MEMO: PERSONAL LOANS	4.92	7.62	11.62	16.88	22.88
56	MEMO: AGRICULTURAL LOANS	.00	.00	.73	4.79	11.26
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.18	89.54	91.58	93.14	94.22
59	NONINT. CASH & DUE / AVG. ASSETS	3.11	3.89	4.96	6.45	8.46
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	45.94	34.08	20.97	5.35	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	25.24	49.95	93.21
62	INTERNAL CAPITAL FORMATION RATE	-11.85	.71	6.68	10.75	14.00
63	EQUITY CAPITAL / AVERAGE ASSETS	5.90	6.79	7.88	9.23	10.91
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.73	7.49	8.52	9.89	11.51
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-123.39	-25.81	2.27	22.91	78.41
66	NET INCOME (5 YR COMPOUND)	-18.35	-2.56	7.99	17.61	28.10
67	AVERAGE ASSETS (1 YR)	-1.76	2.90	7.35	12.89	22.84
68	AVERAGE ASSETS (5 YR COMPOUND)	3.62	5.22	9.07	12.95	19.00
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.01	3.48	.77	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.74	.85	.32	.07	.00

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 5 BASED ON 2222 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.40	8.92	9.48	10.00	10.62
2	INTEREST EXPENSE*	5.90	5.53	5.17	4.75	4.30
3	NET INTEREST INCOME (FTE)	3.27	3.77	4.31	4.95	5.53
4	TRUST INCOME	.00	.00	.00	.14	.31
5	SERVICE CHGS. ON DEPOSITS	.13	.21	.33	.49	.68
6	OTHER NONINTEREST INCOME	.10	.15	.23	.41	.68
7	SECURITIES GAINS (LOSSES)	.00	.00	.03	.16	.43
8	SALARIES & EMPLOYEE BENEFITS*	2.14	1.78	1.47	1.25	1.05
9	OCCUPANCY EXPENSES*	.82	.62	.46	.34	.25
10	OTHER NONINTEREST EXPENSE*	1.89	1.43	1.10	.88	.72
11	ADJUSTMENTS	.68	.44	.20	.00	-.29
12	RETURN ON ASSETS--NET INCOME	-.14	.59	.99	1.29	1.61
13	RETURN ON EQUITY--NET INCOME	-2.31	8.05	13.41	17.24	21.04
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.47	10.01	10.56	11.16	11.76
15	BREAK EVEN YIELD*	9.53	8.79	8.26	7.75	7.30
16	YIELD ON LOANS	10.15	10.67	11.19	11.82	12.49
17	YIELD ON INVESTMENT SEC. (FTE)	8.08	8.95	10.12	11.32	12.48
18	RATE ON TIME & SAVINGS DEPOSITS*	7.41	7.11	6.82	6.52	6.24
19	RATE ON TOTAL INTEREST FUNDS*	7.41	7.10	6.80	6.51	6.24
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.79	1.46	.73	.37	.19
21	GROSS CHARGE OFFS*	2.80	1.46	.71	.31	.13
22	RECOVERIES / GROSS CHARGE OFFS	3.76	7.61	15.76	31.71	54.92
23	NET CHARGE OFFS*	2.47	1.28	.56	.20	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.72	1.89	4.10	10.41	26.36
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.93	1.16	.62	.29	.11
26	NONACCRUAL*	3.93	2.00	.91	.33	.08
27	RENEGOTIATED*	.17	.03	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.36	3.22	1.79	.94	.44
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	40.42	22.92	12.19	6.20	2.62
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.60	39.85	65.27	116.73	246.15
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	2.76	-9.08	17.29	25.67	34.64
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.23	-4.79	-2.60	-.25	2.11
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.89	.27	2.70	5.33	8.24
34	ASSETS LESS LIABILITIES >1 YR	14.24	21.74	30.01	38.27	45.73
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	31.04	17.97	6.13	-3.23	-11.68
36	LIQUID ASSETS / LARGE LIABILITIES	29.17	53.10	97.43	169.81	284.53
37	CORE DEPOSITS / EARNING ASSETS	67.50	77.40	86.41	92.18	96.06
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	44.66	54.91	65.32	73.23	80.31
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.60	11.08	14.43	18.86	23.70
41	TOTAL DEMAND DEPOSITS	10.15	12.99	16.76	21.91	27.53
42	SAVINGS DEPOSITS (IPC)	24.02	29.27	36.01	42.22	48.54
43	TIME DEPOSITS (IPC)	27.24	35.38	42.91	51.08	57.23
44	TOTAL TIME & SAVINGS DEPOSITS	58.92	65.51	70.79	75.23	78.54
45	MEMO: TIME DEPOSITS OVER 100M*	29.48	18.95	10.01	5.58	2.99
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.61	94.78	98.01	100.79	103.77
48	FED FUNDS PURCHASED & REV. REPOS*	7.49	3.46	1.88	.00	.00
49	BORROWINGS*	9.26	4.77	1.86	.56	.01
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.44	2.82	5.32	9.46	15.42
51	INVESTMENT SECURITIES	9.50	17.09	25.99	35.85	45.47
52	TOTAL LOANS, NET OF UNEARNED DISC.	43.04	53.35	63.41	72.19	79.50
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.76	10.10	15.58	22.15	30.65
54	MEMO: REAL ESTATE LOANS	11.54	17.74	24.39	32.51	40.60
55	MEMO: PERSONAL LOANS	5.19	8.47	12.79	18.43	24.90
56	MEMO: AGRICULTURAL LOANS	.00	.00	.08	1.33	4.62
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.67	88.97	91.07	92.81	94.17
59	NONINT. CASH & DUE / AVG. ASSETS	3.35	4.28	5.62	7.32	9.30
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.08	34.32	21.89	7.04	-3.49
61	CASH DIVIDEND / NET INCOME	.00	3.97	29.50	53.30	90.27
62	INTERNAL CAPITAL FORMATION RATE	-9.97	.99	7.68	11.98	19.59
63	EQUITY CAPITAL / AVERAGE ASSETS	5.92	6.44	7.15	8.28	9.88
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.39	6.96	7.79	8.93	10.38
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-79.08	-17.99	7.22	24.91	55.19
66	NET INCOME (5 YR COMPOUND)	-12.97	1.22	12.79	21.40	33.55
67	AVERAGE ASSETS (1 YR)	-.55	4.44	8.99	15.64	24.45
68	AVERAGE ASSETS (5 YR COMPOUND)	3.45	6.59	10.20	15.38	22.07
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	11.73	6.90	2.70	.03	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.34	1.38	.65	.24	.03

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 RESOURCE CLASS 6 BASED ON 556 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	7.58	8.33	8.99	9.66	10.40
2	INTEREST EXPENSE*	5.77	5.33	4.95	4.56	4.12
3	NET INTEREST INCOME (FTE)	2.71	3.50	4.11	4.73	5.41
4	TRUST INCOME	.00	.05	.19	.34	.50
5	SERVICE CHGS. ON DEPOSITS	.10	.20	.31	.45	.59
6	OTHER NONINTEREST INCOME	.18	.30	.50	.80	1.37
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.16	.31
8	SALARIES & EMPLOYEE BENEFITS*	2.20	1.88	1.58	1.29	1.00
9	OCCUPANCY EXPENSES*	.80	.66	.52	.38	.26
10	OTHER NONINTEREST EXPENSE*	2.13	1.63	1.19	.96	.75
11	ADJUSTMENTS	.59	.36	.18	.01	-.15
12	RETURN ON ASSETS--NET INCOME	.07	.60	.91	1.14	1.39
13	RETURN ON EQUITY--NET INCOME	1.13	10.19	14.66	18.12	21.12
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.91	9.80	10.42	11.06	11.83
15	BREAK EVEN YIELD*	9.30	8.60	8.03	7.56	6.91
16	YIELD ON LOANS	9.32	10.08	10.65	11.34	12.17
17	YIELD ON INVESTMENT SEC. (FTE)	8.53	9.36	10.47	11.51	12.76
18	RATE ON TIME & SAVINGS DEPOSITS*	9.04	7.93	6.88	6.54	6.27
19	RATE ON TOTAL INTEREST FUNDS*	8.41	7.25	6.83	6.54	6.27
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.54	1.27	.70	.44	.30
21	GROSS CHARGE OFFS*	2.20	1.18	.61	.36	.23
22	RECOVERIES / GROSS CHARGE OFFS	6.42	10.99	18.04	29.93	48.34
23	NET CHARGE OFFS*	1.92	1.00	.47	.26	.12
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.24	2.32	4.60	7.94	14.95
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.16	.75	.42	.21	.10
26	NONACCRUAL*	3.58	1.96	1.11	.52	.20
27	RENEGOTIATED*	.14	.06	.01	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.61	2.66	1.67	.96	.59
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	41.30	24.39	14.66	8.39	4.51
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	36.93	48.84	76.67	131.39	215.72
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	1.09	10.04	16.57	23.56	29.98
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.20	-3.59	-1.62	.14	1.66
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.78	-.16	1.50	3.41	5.74
34	ASSETS LESS LIABILITIES >1 YR.	13.02	19.48	26.02	33.96	41.59
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	54.31	35.99	21.22	8.40	-1.78
36	LIQUID ASSETS / LARGE LIABILITIES	20.10	35.11	59.59	99.36	167.14
37	CORE DEPOSITS / EARNING ASSETS	40.53	63.11	77.66	88.40	94.61
38	BROKERED DEPOSITS / EARNING ASSETS*	3.28	.56	.00	.00	.00
39	LOANS TO DEPOSITS	57.30	68.87	77.17	85.84	94.40
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.16	12.79	16.64	20.36	24.97
41	TOTAL DEMAND DEPOSITS	11.41	15.94	20.59	25.74	31.44
42	SAVINGS DEPOSITS (IPC)	14.89	23.82	32.13	40.41	46.30
43	TIME DEPOSITS (IPC)	19.78	27.39	33.95	40.23	48.13
44	TOTAL TIME & SAVINGS DEPOSITS	38.49	51.48	61.82	68.57	73.30
45	MEMO: TIME DEPOSITS OVER 100M*	29.93	18.16	10.98	6.30	3.83
46	DEPOSITS IN FOREIGN OFFICES*	9.81	1.42	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	77.61	86.46	92.57	97.99	101.29
48	FED FUNDS PURCHASED & REV. REPOS*	21.86	14.58	8.69	3.42	1.39
49	BORROWINGS*	27.16	18.35	11.06	5.20	2.31
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.69	1.75	3.44	6.98	13.46
51	INVESTMENT SECURITIES	7.23	12.87	19.08	26.02	33.92
52	TOTAL LOANS, NET OF UNEARNED DISC.	54.00	62.55	71.26	78.04	83.11
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	10.06	14.96	20.80	26.67	33.05
54	MEMO: REAL ESTATE LOANS	8.54	14.43	20.78	26.78	33.39
55	MEMO: PERSONAL LOANS	4.34	8.66	14.67	20.77	27.84
56	MEMO: AGRICULTURAL LOANS	.00	.00	.09	.47	1.47
57	MEMO: FOREIGN LOANS	.00	.00	.02	1.45	6.79
58	EARNING ASSETS / AVERAGE ASSETS	83.13	86.35	88.61	91.13	93.02
59	NONINT. CASH & DUE / AVG. ASSETS	4.18	5.80	7.65	9.69	12.17
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.00	31.52	19.95	7.22	-6.03
61	CASH DIVIDEND / NET INCOME	.00	14.55	34.75	50.40	71.40
62	INTERNAL CAPITAL FORMATION RATE	-4.46	4.54	8.70	12.08	17.43
63	EQUITY CAPITAL / AVERAGE ASSETS	5.06	5.51	6.10	6.82	8.15
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.77	6.19	6.79	7.51	8.66
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-51.66	-3.74	14.71	30.71	68.88
66	NET INCOME (5 YR COMPOUND)	-7.01	7.11	15.38	26.68	45.91
67	AVERAGE ASSETS (1 YR)	.95	6.53	13.12	20.96	32.65
68	AVERAGE ASSETS (5 YR COMPOUND)	4.14	7.52	12.36	19.16	32.03
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	30.51	19.60	11.01	4.32	.79
70	OTHER COMMITMENTS & CONTINGENCIES*	13.71	5.26	2.37	.96	.26

BANK ADMINISTRATION INSTITUTE

PROFIT DISTRIBUTION PROFILE 1986 BASED ON 14126 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.30	8.87	9.38	9.87	10.36
2	INTEREST EXPENSE*	5.04	5.70	5.29	4.83	4.29
3	NET INTEREST INCOME (FTE)	3.07	3.58	4.09	4.66	5.26
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.10	.20	.34	.55	.83
6	OTHER NONINTEREST INCOME	.07	.13	.22	.37	.63
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.17	.49
8	SALARIES & EMPLOYEE BENEFITS*	2.43	1.95	1.57	1.28	1.07
9	OCCUPANCY EXPENSES*	.98	.67	.46	.32	.22
10	OTHER NONINTEREST EXPENSE*	2.10	1.55	1.14	.88	.69
11	ADJUSTMENTS	.64	.40	.15	.00	-.26
12	RETURN ON ASSETS--NET INCOME	-1.31	.24	.84	1.23	1.59
13	RETURN ON EQUITY--NET INCOME	-14.33	2.90	9.96	14.53	18.50
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.31	9.85	10.39	10.94	11.56
15	BREAK EVEN YIELD*	10.36	9.36	8.60	8.01	7.47
16	YIELD ON LOANS	10.47	11.11	11.78	12.45	13.19
17	YIELD ON INVESTMENT SEC. (FTE)	7.32	8.21	8.97	9.74	10.79
18	RATE ON TIME & SAVINGS DEPOSITS*	7.56	7.23	6.91	6.59	6.28
19	RATE ON TOTAL INTEREST FUNDS*	7.55	7.23	6.90	6.59	6.27
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	4.23	2.11	.96	.4	.17
21	GROSS CHARGE OFFS*	4.37	2.23	.99	.8	.12
22	RECOVERIES / GROSS CHARGE OFFS	1.28	5.00	13.24	28.7	56.36
23	NET CHARGE OFFS*	3.86	1.89	.77	.5	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.15	1.20	2.85	7.12	19.75
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.96	1.66	.80	.32	.08
26	NONACCRUAL*	4.92	2.56	1.05	.28	.00
27	RENEGOTIATED*	.19	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.47	4.30	2.22	1.02	.37
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	46.31	25.42	12.62	5.30	1.53
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	22.06	33.56	55.46	106.10	240.14
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	.26	-6.34	14.40	24.50	35.79
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.25	-5.40	-2.38	.54	3.69
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.81	-.01	2.95	6.43	10.13
34	ASSETS LESS LIABILITIES >1 YR	10.41	18.67	27.56	36.42	44.88
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	26.82	12.12	.31	-10.16	-22.20
36	LIQUID ASSETS / LARGE LIABILITIES	33.06	62.77	123.29	259.36	511.92
37	CORE DEPOSITS / EARNING ASSETS	67.93	79.73	88.01	93.24	97.19
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	37.68	48.59	60.02	70.30	78.04
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.12	9.32	12.53	17.14	22.59
41	TOTAL DEMAND DEPOSITS	8.37	10.78	14.00	19.65	25.79
42	SAVINGS DEPOSITS (IPC)	20.96	30.58	39.69	49.93	60.38
43	TIME DEPOSITS (IPC)	50.71	39.80	29.34	19.71	10.43
44	TOTAL TIME & SAVINGS DEPOSITS	59.00	69.32	78.12	87.78	96.72
45	MEMO: TIME DEPOSITS OVER 100M*	28.05	17.06	8.92	4.28	2.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.73	94.72	97.94	101.18	104.80
48	FED FUNDS PURCHASED & REV. REPOS*	3.61	.67	.00	.00	.00
49	BORROWINGS*	5.05	1.56	.28	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.84	3.50	6.23	10.56	17.15
51	INVESTMENT SECURITIES	8.17	17.23	28.42	40.64	51.87
52	TOTAL LOANS, NET OF UNEARNED DISC.	35.39	46.78	58.81	69.65	77.86
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.26	6.26	11.51	19.19	28.25
54	MEMO: REAL ESTATE LOANS	7.01	13.21	21.10	29.98	37.98
55	MEMO: PERSONAL LOANS	4.08	6.96	11.40	17.38	24.49
56	MEMO: AGRICULTURAL LOANS	.00	.01	1.47	8.82	19.83
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.78	88.78	91.17	92.97	94.19
59	NONINT. CASH & DUE / AVG. ASSETS	3.12	3.96	5.20	6.95	9.15
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	45.72	33.48	19.72	2.78	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	20.03	47.77	90.58
62	INTERNAL CAPITAL FORMATION RATE	-17.50	-1.19	5.50	9.88	13.42
63	EQUITY CAPITAL / AVERAGE ASSETS	5.88	6.83	8.11	9.53	11.11
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.70	7.59	8.80	10.62	13.34
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-153.78	-34.81	1.34	29.33	109.72
66	NET INCOME (5 YR COMPOUND)	-21.23	-9.10	6.01	15.70	28.56
67	AVERAGE ASSETS (1 YR)	-3.01	2.26	6.96	13.22	24.00
68	AVERAGE ASSETS (5 YR COMPOUND)	2.53	5.39	8.39	12.45	18.53
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.07	3.42	.29	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.84	.81	.22	.00	.00

BANK ADMINISTRATION INSTITUTE

ALABAMA

PROFIT DISTRIBUTION PROFILE 1986 ALABAMA BASED ON 228 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.52	8.94	9.48	9.90	10.38
2	INTEREST EXPENSE*	5.92	5.62	5.15	4.77	4.27
3	NET INTEREST INCOME (FTE)	3.35	3.81	4.23	4.77	5.42
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.21	.34	.47	.65	.91
6	OTHER NONINTEREST INCOME	.10	.16	.24	.38	.53
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.14	.37
8	SALARIES & EMPLOYEE BENEFITS*	2.23	1.94	1.65	1.39	1.17
9	OCCUPANCY EXPENSES*	.81	.64	.47	.32	.23
10	OTHER NONINTEREST EXPENSE*	1.70	1.37	1.05	.85	.63
11	ADJUSTMENTS	.59	.44	.25	.06	.00
12	RETURN ON ASSETS--NET INCOME	.56	.94	1.20	1.56	1.91
13	RETURN ON EQUITY--NET INCOME	4.55	9.19	13.07	15.84	19.13
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.46	9.93	10.51	11.06	11.63
15	BREAK EVEN YIELD*	9.70	8.91	8.35	7.78	7.27
16	YIELD ON LOANS	10.40	11.10	11.89	12.68	13.53
17	YIELD ON INVESTMENT SEC. (FTE)	8.06	8.65	9.24	9.76	10.80
18	RATE ON TIME & SAVINGS DEPOSITS*	7.55	7.32	7.00	6.68	6.33
19	RATE ON TOTAL INTEREST FUNDS*	7.52	7.33	7.00	6.68	6.33
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.19	1.30	.68	.38	.14
21	GROSS CHARGE OFFS*	2.69	1.68	.82	.41	.14
22	RECOVERIES / GROSS CHARGE OFFS	4.87	12.55	24.69	45.33	79.85
23	NET CHARGE OFFS*	2.13	1.20	.58	.21	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.67	2.35	5.05	11.13	30.00
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.04	1.13	.56	.22	.04
26	NONACCRUAL*	3.00	1.16	.48	.06	.00
27	RENEGOTIATED*	.05	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.66	2.76	1.29	.63	.20
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	20.38	12.54	6.15	2.73	.71
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.65	45.63	94.93	173.47	339.94
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-4.88	.58	6.90	15.82	26.73
32	ASSETS LESS LIABILITIES 3-6 MOS	-8.22	-5.10	-2.00	1.21	4.80
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.39	.21	3.57	6.92	11.97
34	ASSETS LESS LIABILITIES >1 YR	17.11	24.80	32.49	38.06	45.74
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	21.14	9.76	-.3.83	-4.29	-14.80
36	LIQUID ASSETS / LARGE LIABILITIES	47.58	65.02	102.07	155.64	275.50
37	CORE DEPOSITS / EARNING ASSETS	68.72	76.95	83.49	88.65	91.41
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	30.87	44.66	54.63	65.89	72.88
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.30	11.46	14.25	17.40	21.08
41	TOTAL DEMAND DEPOSITS	11.21	13.45	16.48	20.68	24.81
42	SAVINGS DEPOSITS (IPC)	17.13	20.55	25.59	29.86	34.95
43	TIME DEPOSITS (IPC)	39.13	48.00	54.06	60.14	65.74
44	TOTAL TIME & SAVINGS DEPOSITS	61.82	67.36	71.41	75.41	79.42
45	MEMO: TIME DEPOSITS OVER 100M*	23.72	18.99	13.27	9.37	5.83
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.04	93.92	97.13	100.00	102.80
48	FED FUNDS PURCHASED & REV. REPOS*	2.14	.30	.00	.00	.00
49	BORROWINGS*	2.62	.92	.25	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.59	2.97	5.24	8.81	14.86
51	INVESTMENT SECURITIES	16.95	26.37	35.71	47.08	60.99
52	TOTAL LOANS, NET OF UNEARNED DISC.	28.83	42.45	52.59	63.65	71.85
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.74	5.11	9.10	14.74	21.47
54	MEMO: REAL ESTATE LOANS	8.47	13.43	19.84	26.56	31.12
55	MEMO: PERSONAL LOANS	7.69	12.43	16.89	22.75	27.61
56	MEMO: AGRICULTURAL LOANS	.01	.27	1.06	3.33	5.96
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.09	89.17	91.21	92.74	93.99
59	NONINT. CASH & DUE / AVG. ASSETS	3.38	4.30	5.20	7.02	8.39
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	35.03	26.39	16.12	7.55	.00
61	CASH DIVIDEND / NET INCOME	.00	10.49	29.90	40.11	81.78
62	INTERNAL CAPITAL FORMATION RATE	-2.15	3.63	8.74	11.96	14.69
63	EQUITY CAPITAL / AVERAGE ASSETS	7.26	7.94	9.22	11.53	14.26
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.85	8.55	9.86	11.97	14.69
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-42.15	-12.83	6.53	23.16	51.96
66	NET INCOME (5 YR COMPOUND)	-2.07	4.34	11.37	21.09	37.97
67	AVERAGE ASSETS (1 YR)	-.48	2.70	6.83	14.80	25.79
68	AVERAGE ASSETS (5 YR COMPOUND)	4.11	6.83	9.79	13.60	20.86
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	2.97	.37	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.05	.46	.13	.00	.00

BANK ADMINISTRATION INSTITUTE

ALABAMA

MEDIANS BY RESOURCE CLASS FOR 228 BANKS IN ALABAMA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.77	9.64	9.65	9.19	9.85	9.05
2	INTEREST EXPENSE*	3.26	4.29	4.17	3.93	4.03	3.00
3	NET INTEREST INCOME (FTE)	4.45	4.40	4.30	3.96	4.64	4.06
4	TRUST INCOME	.00	.00	.00	.00	.00	.19
5	SERVICE CHGS. ON DEPOSITS	.46	.52	.47	.42	.47	.41
6	OTHER NONINTEREST INCOME	.33	.23	.26	.19	.21	.81
7	SECURITIES GAINS (LOSSES)	.00	.02	.05	.01	.01	.07
8	SALARIES & EMPLOYEE BENEFITS*	1.86	1.81	1.64	1.49	1.53	1.94
9	OCCUPANCY EXPENSES*	.47	.51	.51	.45	.41	.61
10	OTHER NONINTEREST EXPENSE*	1.45	1.11	1.04	.94	1.08	1.12
11	ADJUSTMENTS	.00	.29	.29	.20	.24	.33
12	RETURN ON ASSETS--NET INCOME	.50	1.12	1.30	1.35	1.20	1.21
13	RETURN ON EQUITY--NET INCOME	2.53	11.25	12.65	14.26	15.31	17.19
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.30	10.57	10.59	10.11	11.07	10.24
15	BREAK EVEN YIELD*	8.26	8.51	8.52	8.15	7.97	7.75
16	YIELD ON LOANS	11.63	12.31	12.13	11.40	10.99	10.40
17	YIELD ON INVESTMENT SEC. (FTE)	9.13	9.06	9.19	9.07	11.21	11.68
18	RATE ON TIME & SAVINGS DEPOSITS*	6.34	6.97	7.05	7.10	7.02	7.12
19	RATE ON TOTAL INTEREST FUNDS*	6.34	6.99	7.06	7.10	6.97	7.21
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.74	.73	.87	.56	.63	.52
21	GROSS CHARGE OFFS*	.23	.96	.95	.88	.70	.88
22	RECOVERIES / GROSS CHARGE OFFS	17.17	21.30	22.45	31.82	24.85	28.91
23	NET CHARGE OFFS*	.08	.62	.84	.44	.44	.59
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.00	3.46	4.85	7.29	7.57	6.50
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.06	.65	.68	.52	.39	.32
26	NONACCRUAL*	.00	.41	.50	.52	.61	.81
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.02
28	TOTAL CLASSIFIED LOANS*	.27	1.44	1.42	1.31	1.20	1.19
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	1.63	6.80	6.03	5.12	7.54	8.79
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	46.47	92.31	88.00	108.45	136.60	122.72
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	8.10	4.82	5.23	6.90	13.77	10.52
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.56	-2.01	-1.53	-2.40	-3.14	-2.94
33	ASSETS LESS LIABILITIES 6-12 MOS	6.81	4.97	3.29	3.10	.97	2.34
34	ASSETS LESS LIABILITIES >1 YR	28.06	30.92	34.66	34.30	28.33	28.23
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	4.60	2.48	2.90	1.37	9.28	34.38
36	LIQUID ASSETS / LARGE LIABILITIES	121.85	101.08	110.50	102.77	72.87	41.77
37	CORE DEPOSITS / EARNING ASSETS	79.12	81.14	85.69	85.07	79.49	71.50
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.04
39	LOANS TO DEPOSITS	45.52	53.35	53.54	52.56	67.12	80.21
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	18.65	12.57	14.28	14.06	16.02	19.14
41	TOTAL DEMAND DEPOSITS	21.58	14.69	16.80	16.17	18.46	22.62
42	SAVINGS DEPOSITS (IPC)	31.79	28.81	29.46	29.05	27.41	30.52
43	TIME DEPOSITS (IPC)	30.79	38.98	34.28	34.07	38.92	27.50
44	TOTAL TIME & SAVINGS DEPOSITS	63.87	73.46	71.08	70.96	71.86	51.70
45	MEMO: TIME DEPOSITS OVER 100M*	12.62	14.56	11.82	12.75	16.11	13.69
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.16	97.69	97.26	96.90	97.08	85.72
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.29	.50	15.68
49	BORROWINGS*	.00	.05	.22	.44	1.39	17.99
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	10.30	6.11	4.72	5.26	3.54	3.38
51	INVESTMENT SECURITIES	36.70	33.86	39.60	38.91	26.42	26.73
52	TOTAL LOANS, NET OF UNEARNED DISC.	46.53	52.18	52.20	51.17	62.35	65.35
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.77	9.08	8.19	9.10	14.36	15.62
54	MEMO: REAL ESTATE LOANS	13.16	17.58	20.70	22.47	22.09	20.24
55	MEMO: PERSONAL LOANS	19.10	18.31	16.48	14.47	16.95	16.50
56	MEMO: AGRICULTURAL LOANS	.52	2.26	1.35	.77	.33	.27
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.04
58	EARNING ASSETS / AVERAGE ASSETS	85.92	91.50	91.32	91.60	90.49	88.27
59	NONINT. CASH & DUE / AVG. ASSETS	7.19	4.98	5.16	5.06	6.19	8.06
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	10.19	17.86	16.64	15.59	16.49	18.47
61	CASH DIVIDEND / NET INCOME	.00	20.93	24.53	30.17	35.06	45.12
62	INTERNAL CAPITAL FORMATION RATE	2.36	8.50	8.05	8.98	9.00	10.05
63	EQUITY CAPITAL / AVERAGE ASSETS	10.46	9.42	9.53	8.56	7.91	7.07
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.58	10.05	10.30	9.43	9.02	7.47
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-26.98	-1.69	3.10	14.34	10.94	28.57
66	NET INCOME (5 YR COMPOUND)	999.99	7.96	999.99	13.91	13.04	37.39
67	AVERAGE ASSETS (1 YR)	5.33	4.21	999.99	7.74	13.47	21.21
68	AVERAGE ASSETS (5 YR COMPOUND)	2.66	7.81	9.07	11.12	13.99	23.82
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.89	16.98
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.06	.10	.14	.55	1.71

BANK ADMINISTRATION INSTITUTE

ALASKA

PROFIT DISTRIBUTION PROFILE 1986 ALASKA BASED ON 15 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.27	8.90	9.23	10.18	10.80
2	INTEREST EXPENSE*	6.28	5.54	5.02	4.32	3.36
3	NET INTEREST INCOME (FTE)	2.54	3.93	4.58	5.33	6.49
4	TRUST INCOME	.00	.00	.00	.03	.30
5	SERVICE CHGS. ON DEPOSITS	.14	.22	.38	.53	.61
6	OTHER NONINTEREST INCOME	.37	.41	.74	.96	1.21
7	SECURITIES GAINS (LOSSES)	.00	.02	.15	.46	.72
8	SALARIES & EMPLOYEE BENEFITS*	3.47	3.31	2.37	1.94	1.56
9	OCCUPANCY EXPENSES*	1.70	1.37	1.10	.57	.50
10	OTHER NONINTEREST EXPENSE*	2.90	2.66	2.06	1.48	1.04
11	ADJUSTMENTS	.30	.11	.00	-.38	-.70
12	RETURN ON ASSETS--NET INCOME	-4.36	-3.19	-1.97	1.34	1.50
13	RETURN ON EQUITY--NET INCOME	-82.61	-41.75	-7.98	11.35	19.18
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.69	10.34	11.36	11.85	12.38
15	BREAK EVEN YIELD*	12.31	12.06	11.28	9.12	8.44
16	YIELD ON LOANS	10.54	10.82	11.55	12.16	12.66
17	YIELD ON INVESTMENT SEC. (FTE)	6.60	8.82	9.81	11.09	12.00
18	RATE ON TIME & SAVINGS DEPOSITS*	7.81	7.28	6.68	6.41	5.87
19	RATE ON TOTAL INTEREST FUNDS*	7.72	7.48	6.68	6.43	5.87
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.00	3.68	1.68	.81	.39
21	GROSS CHARGE OFFS*	2.59	2.34	1.42	.57	.33
22	RECOVERIES / GROSS CHARGE OFFS	1.01	3.85	6.28	8.68	14.13
23	NET CHARGE OFFS*	2.49	2.21	1.40	.47	.21
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.66	-1.12	.28	3.70	5.79
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.27	3.00	1.93	1.00	.47
26	NONACCRUAL*	9.68	6.86	3.87	1.68	1.09
27	RENEGOTIATED*	.09	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	12.09	10.14	6.41	3.12	2.36
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	121.41	69.55	45.32	16.58	11.73
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	11.16	16.00	18.89	38.61	55.64
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-8.40	12.81	20.62	33.52	42.17
32	ASSETS LESS LIABILITIES 3-6 MOS	-14.01	-9.61	-3.00	-.43	1.54
33	ASSETS LESS LIABILITIES 6-12 MOS.	-5.84	-1.16	.63	2.35	3.11
34	ASSETS LESS LIABILITIES >1 YR	4.22	12.86	24.35	32.78	36.14
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	73.90	55.67	37.46	19.80	17.03
36	LIQUID ASSETS / LARGE LIABILITIES	14.38	19.94	28.07	35.07	75.45
37	CORE DEPOSITS / EARNING ASSETS	44.56	59.96	61.69	71.85	75.59
38	BROKERED DEPOSITS / EARNING ASSETS*	13.89	2.29	.07	.00	.00
39	LOANS TO DEPOSITS	54.91	71.21	75.64	85.03	89.13
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.64	13.39	19.07	22.28	24.34
41	TOTAL DEMAND DEPOSITS	9.56	15.55	22.07	34.64	30.99
42	SAVINGS DEPOSITS (IPC)	23.75	26.37	31.02	38.25	46.83
43	TIME DEPOSITS (IPC)	14.70	28.59	36.70	49.09	60.84
44	TOTAL TIME & SAVINGS DEPOSITS	46.57	58.00	69.57	76.43	80.87
45	MEMO: TIME DEPOSITS OVER 100M*	51.46	42.03	30.90	18.17	9.63
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	80.41	87.43	92.30	100.17	101.56
48	FED FUNDS PURCHASED & REV. REPOS*	14.19	10.01	3.54	.00	.00
49	BORROWINGS*	16.81	14.87	5.57	3.82	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.52	.89	3.68	10.49	12.90
51	INVESTMENT SECURITIES	3.96	14.61	21.52	27.38	31.43
52	TOTAL LOANS, NET OF UNEARNED DISC.	48.47	64.05	74.88	83.88	89.43
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	16.18	19.69	29.30	33.64	37.46
54	MEMO: REAL ESTATE LOANS	16.31	22.99	30.95	38.28	46.66
55	MEMO: PERSONAL LOANS	2.51	3.36	4.15	6.11	10.00
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.10	.00
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	84.53	85.66	86.59	89.70	90.44
59	NONINT. CASH & DUE / AVG. ASSETS	4.41	5.13	5.82	7.68	9.58
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	21.19	16.68	9.34	2.31	.13
61	CASH DIVIDEND / NET INCOME*	.40	.00	.00	24.90	44.38
62	INTERNAL CAPITAL FORMATION RATE	-82.61	-41.94	-7.98	8.30	11.48
63	EQUITY CAPITAL / AVERAGE ASSETS	5.34	6.63	7.71	10.11	15.37
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.47	7.46	8.13	10.66	15.88
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-1321.49	-336.02	-192.85	-12.26	.30
66	NET INCOME (5 YR COMPOUND)	-66.27	-39.02	6.07	16.21	27.20
67	AVERAGE ASSETS (1 YR)	-4.03	1.38	7.35	11.84	15.89
68	AVERAGE ASSETS (5 YR COMPOUND)	3.53	5.83	12.11	23.05	23.50
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	15.23	12.20	6.68	3.53	.94
70	OTHER COMMITMENTS & CONTINGENCIES*	2.19	1.60	.52	.40	.20

BANK ADMINISTRATION INSTITUTE

ALASKA

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN ALASKA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	N/A	9.13	9.87	9.23
2	INTEREST EXPENSE*	N/A	N/A	N/A	5.80	5.11	3.84
3	NET INTEREST INCOME (FTE)	N/A	N/A	N/A	4.12	4.86	5.02
4	TRUST INCOME	N/A	N/A	N/A	.00	.00	.06
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	N/A	.38	.35	.58
6	OTHER NONINTEREST INCOME	N/A	N/A	N/A	.97	.63	.95
7	SECURITIES GAINS (LOSSES)	N/A	N/A	N/A	.01	.46	.12
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	N/A	3.20	2.22	2.29
9	OCCUPANCY EXPENSES*	N/A	N/A	N/A	1.44	.85	.93
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	N/A	2.06	2.11	1.05
11	ADJUSTMENTS	N/A	N/A	N/A	-.29	.02	.16
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	N/A	-2.80	.42	1.60
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	N/A	-30.80	4.07	10.16
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	N/A	10.68	11.83	11.36
15	BREAK EVEN YIELD*	N/A	N/A	N/A	12.14	11.22	7.79
16	YIELD ON LOANS	N/A	N/A	N/A	11.41	11.06	10.82
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	8.37	11.57	11.06
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	N/A	7.53	6.97	6.18
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	N/A	7.53	6.79	6.10
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	N/A	N/A	2.64	1.50	1.75
21	GROSS CHARGE OFFS*	N/A	N/A	N/A	2.54	1.07	1.87
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	N/A	1.18	7.67	6.28
23	NET CHARGE OFFS*	N/A	N/A	N/A	2.36	1.01	1.75
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	N/A	-1.02	2.64	3.21
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	N/A	N/A	3.63	2.19	.96
26	NONACCRUAL*	N/A	N/A	N/A	4.60	4.23	3.87
27	RENEGOTIATED*	N/A	N/A	N/A	.00	.01	.00
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	N/A	7.75	6.94	4.36
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	N/A	53.01	47.89	13.08
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	N/A	17.97	26.08	20.15
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	N/A	33.34	12.81	10.62
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	N/A	-8.75	-4.34	-1.84
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	N/A	.63	-.21	2.11
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	N/A	16.25	27.20	12.06
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	N/A	19.58	46.60	24.84
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	N/A	50.51	49.85	39.98
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	N/A	68.59	57.35	71.98
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	N/A	.07	2.24	.00
39	LOANS TO DEPOSITS	N/A	N/A	N/A	73.46	75.81	82.96
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	N/A	N/A	16.64	19.39	24.17
41	TOTAL DEMAND DEPOSITS	N/A	N/A	N/A	18.74	21.64	26.06
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	N/A	42.03	28.69	31.02
43	TIME DEPOSITS (IPC)	N/A	N/A	N/A	48.23	39.41	29.64
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	N/A	76.66	66.47	57.65
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	N/A	30.90	35.23	18.17
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	N/A	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	N/A	101.06	92.68	86.47
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	N/A	.00	4.01	8.42
49	BORROWINGS*	N/A	N/A	N/A	.00	8.59	14.61
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	N/A	N/A	9.99	.89	7.03
51	INVESTMENT SECURITIES	N/A	N/A	N/A	15.38	22.38	22.47
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	N/A	N/A	79.07	74.11	74.95
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	N/A	23.55	29.49	23.04
54	MEMO: REAL ESTATE LOANS	N/A	N/A	N/A	26.20	34.10	24.47
55	MEMO: PERSONAL LOANS	N/A	N/A	N/A	3.55	4.12	6.68
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	N/A	.00	.05	.00
57	MEMO: FOREIGN LOANS	N/A	N/A	N/A	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	N/A	86.52	88.06	86.21
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	N/A	5.43	5.65	8.29
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	N/A	9.34	10.44	14.33
61	CASH DIVIDEND / NET INCOME	N/A	N/A	N/A	.00	9.58	23.52
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	N/A	-30.80	.60	7.80
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	7.97	7.25	12.75
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	8.73	7.66	13.42
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	N/A	-1080.80	-35.86	-17.57
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	10.22	N/A
67	AVERAGE ASSETS (1 YR)	N/A	N/A	N/A	6.25	9.08	6.33
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	18.85	N/A
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	N/A	3.81	7.52	15.22
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	N/A	.30	1.22	.47

BANK ADMINISTRATION INSTITUTE

ARIZONA

PROFIT DISTRIBUTION PROFILE 1986 ARIZONA BASED ON 54 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.12	9.02	9.60	10.37	10.81
2	INTEREST EXPENSE*	6.26	5.79	5.07	4.62	3.47
3	NET INTEREST INCOME (FTE)	3.35	3.98	4.46	5.04	5.53
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.12	.21	.37	.48	.59
6	OTHER NONINTEREST INCOME	.03	.08	.18	.38	.64
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.12	.39
8	SALARIES & EMPLOYEE BENEFITS*	3.00	2.53	2.14	1.89	1.72
9	OCCUPANCY EXPENSES*	1.84	1.19	.28	.72	.51
10	OTHER NONINTEREST EXPENSE*	2.84	1.96	1.56	1.25	.97
11	ADJUSTMENT	.55	.17	.00	.00	.00
12	RETURN ON ASSETS--NET INCOME	-.40	-.23	.00	.68	.89
13	RETURN ON EQUITY--NET INCOME	-45.29	-22.13	-.05	10.26	14.66
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.56	10.13	10.89	11.47	12.35
15	BREAK EVEN YIELD*	12.88	11.66	10.54	9.34	8.39
16	YIELD ON LOANS	10.92	11.26	12.18	13.02	13.37
17	YIELD ON INVESTMENT SEC. (FTE)	5.77	7.05	7.96	9.15	10.46
18	RATE ON TIME & SAVINGS DEPOSITS*	7.76	7.47	6.98	6.59	6.26
19	RATE ON TOTAL INTEREST FUNDS*	7.77	7.51	6.97	6.56	6.26
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	4.08	2.18	.95	.58	.39
21	GROSS CHARGE OFFS*	4.23	2.29	.79	.22	.01
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.77	9.39	18.66	39.06
23	NET CHARGE OFFS*	3.59	1.75	.69	.18	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.11	-.14	1.15	4.13	11.98
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.09	1.18	.79	.06	.00
26	NONACCRUAL*	4.67	2.32	1.04	.21	.00
27	RENEGOTIATED*	.03	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.01	3.76	2.06	.54	.04
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	51.67	31.34	16.23	3.85	.25
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	24.02	32.81	48.12	127.13	320.21
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	17.31	26.26	36.51	46.34	59.32
32	ASSETS LESS LIABILITIES 3-6 MOS	-7.70	-5.44	-2.95	-.22	1.88
33	ASSETS LESS LIABILITIES 6-12 MOS	-6.04	-4.62	-1.56	.99	2.31
34	ASSETS LESS LIABILITIES >1 YR	2.46	6.36	13.27	27.75	33.43
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	31.97	28.24	16.20	7.53	-2.75
36	LIQUID ASSETS / LARGE LIABILITIES	22.04	29.20	46.76	64.94	126.64
37	CORE DEPOSITS / EARNING ASSETS	58.17	67.47	78.70	88.82	96.59
38	BROKERED DEPOSITS / EARNING ASSETS*	2.82	.51	.00	.00	.00
39	LOANS TO DEPOSITS	64.25	69.19	75.53	78.84	84.27
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.45	10.48	16.58	21.03	28.13
41	TOTAL DEMAND DEPOSITS	8.74	13.03	18.54	24.73	30.40
42	SAVINGS DEPOSITS (IPC)	27.58	30.26	35.21	42.25	46.20
43	TIME DEPOSITS (IPC)	26.59	33.85	38.69	51.19	60.35
44	TOTAL TIME & SAVINGS DEPOSITS	54.35	65.67	72.58	76.95	84.56
45	MEMO: TIME DEPOSITS OVER 100M*	37.72	28.01	19.12	12.04	9.41
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	88.95	95.34	100.48	104.03	109.01
48	FED FUNDS PURCHASED & REV. REPOS*	5.19	.42	.00	.00	.00
49	BORROWINGS*	6.70	1.36	.29	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.80	5.07	8.51	12.28	20.43
51	INVESTMENT SECURITIES	9.58	12.41	18.20	25.32	29.06
52	TOTAL LOANS, NET OF UNEARNED DISC.	61.80	68.81	75.69	79.69	84.76
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	14.98	20.04	29.37	38.38	45.59
54	MEMO: REAL ESTATE LOANS	10.79	14.80	24.80	33.10	41.27
55	MEMO: PERSONAL LOANS	4.94	6.44	11.03	19.81	29.50
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.19	2.14
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.16
58	EARNING ASSETS / AVERAGE ASSETS	82.82	86.85	89.22	90.77	92.98
59	NONINT. CASH & DUE / AVG. ASSETS	4.74	5.45	6.67	8.80	9.96
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	39.46	24.11	.00	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	25.84
62	INTERNAL CAPITAL FORMATION RATE	-45.29	-22.13	-.05	8.34	12.20
63	EQUITY CAPITAL / AVERAGE ASSETS	5.33	6.05	7.54	9.62	15.03
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.94	6.72	8.12	10.52	15.72
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-316.78	-107.85	-9.40	43.68	140.23
66	NET INCOME (5 YR COMPOUND)	-39.72	-20.77	-3.59	15.32	35.07
67	AVERAGE ASSETS (1 YR)	-4.20	7.87	22.05	55.14	100.00
68	AVERAGE ASSETS (5 YR COMPOUND)	8.20	10.18	15.15	27.54	35.31
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	19.27	12.14	6.98	4.28	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.93	1.67	1.07	.35	.11

BANK ADMINISTRATION INSTITUTE

ARIZONA

MEDIANS BY RESOURCE CLASS FOR 54 BANKS IN ARIZONA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.52	10.05	9.83	9.10	9.84	9.29
2	INTEREST EXPENSE*	3.97	5.61	5.27	4.89	5.04	4.74
3	NET INTEREST INCOME (FTE)	4.21	4.48	4.62	4.49	5.04	4.30
4	TRUST INCOME	.00	.00	.00	.00	.00	.18
5	SERVICE CHGS. ON DEPOSITS	.39	.39	.36	.27	.38	.39
6	OTHER NONINTEREST INCOME	.07	.10	.16	.19	.58	.66
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.04	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	3.46	2.08	2.13	2.14	2.39	2.00
9	OCCUPANCY EXPENSES*	2.79	.93	.95	.75	.82	.68
10	OTHER NONINTEREST EXPENSE*	2.69	1.65	1.43	1.51	1.74	1.14
11	ADJUSTMENTS	.00	.00	.00	.01	.00	.00
12	RETURN ON ASSETS--NET INCOME	-.5.94	-1.52	.00	.66	.41	.85
13	RETURN ON EQUITY--NET INCOME	-21.51	-15.17	.00	7.98	8.11	15.82
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.67	11.15	10.95	10.19	11.22	10.80
15	BREAK EVEN YIELD*	14.30	10.67	10.67	9.72	10.59	8.44
16	YIELD ON LOANS	11.69	12.68	12.25	12.02	12.44	10.95
17	YIELD ON INVESTMENT SEC. (FTE)	5.47	7.59	8.85	8.51	8.16	10.66
18	RATE ON TIME & SAVINGS DEPOSITS*	6.69	6.99	7.22	6.58	7.21	6.75
19	RATE ON TOTAL INTEREST FUNDS*	6.69	6.99	7.25	6.57	7.58	6.68
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.73	2.15	.90	.71	.61	.56
21	GROSS CHARGE OFFS*	.12	2.66	.73	.70	.79	.99
22	RECOVERIES / GROSS CHARGE OFFS	N/A	5.81	7.84	12.50	9.42	13.00
23	NET CHARGE OFFS*	.12	1.85	.51	.52	.72	.86
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	.01	1.45	3.23	2.09	3.92
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.34	.82	.84	.58	.96	.84
26	NONACCRUAL*	.00	1.07	.79	1.22	1.02	2.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	.34	2.40	1.94	2.45	1.38	2.73
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.83	21.71	17.26	11.22	12.98	30.70
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	47.92	46.45	93.38	85.32	47.99
	INTEREST SENSITIIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	45.27	45.75	37.70	35.08	27.35	22.12
32	ASSETS LESS LIABILITIES 3-6 MOS	1.70	-.73	-6.06	-1.92	-3.55	-4.19
33	ASSETS LESS LIABILITIES 6-12 MOS	-.48	-2.26	-3.34	-.50	-.67	.88
34	ASSETS LESS LIABILITIES >1 YR	7.24	7.63	10.15	24.39	27.94	28.51
	LIQUIDITY						
35	NET LARGE LIAB / NET EARN. ASSETS*	-3.46	8.38	19.96	14.87	17.56	25.23
36	LIQUID ASSETS / LARGE LIABILITIES	52.08	29.01	46.51	64.56	37.63	49.99
37	CORE DEPOSITS / EARNING ASSETS	63.33	77.55	77.37	86.26	83.03	81.21
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.04
39	LOANS TO DEPOSITS	66.95	71.78	77.12	71.13	79.65	82.04
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	11.35	11.62	18.62	17.33	21.34	21.18
41	TOTAL DEMAND DEPOSITS	14.01	13.23	21.18	19.10	23.61	25.06
42	SAVINGS DEPOSITS (IPC)	37.49	44.40	33.31	31.96	23.04	23.05
43	TIME DEPOSITS (IPC)	32.95	38.09	36.59	33.77	44.80	29.93
44	TOTAL TIME & SAVINGS DEPOSITS	53.45	74.04	57.05	68.47	71.90	69.92
45	MEMO: TIME DEPOSITS OVER 100M*	15.96	22.59	23.05	18.87	11.05	14.93
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	79.07	101.34	100.73	102.07	99.08	98.16
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.00	.76
49	BORROWINGS*	.00	.05	.33	.58	5.71	9.45
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	22.19	10.61	7.49	9.15	6.46	1.54
51	INVESTMENT SECURITIES	1.92	1.99	9.98	11.03	13.06	15.80
52	TOTAL LOANS, NET OF UNEARNED DISC.	56.12	71.00	77.36	70.87	75.67	81.11
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	26.94	37.29	38.42	31.90	32.01	19.00
54	MEMO: REAL ESTATE LOANS	13.03	23.12	25.37	22.36	22.85	39.27
55	MEMO: PERSONAL LOANS	10.38	10.20	16.91	10.34	11.87	13.30
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.05	.77
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	1.80
58	EARNING ASSETS / AVERAGE ASSETS	89.12	89.86	90.07	89.23	88.99	87.22
59	NONINT. CASH & DUE / AVG. ASSETS	7.72	6.12	6.40	6.76	7.02	8.88
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	.00	.72	.33	23.95
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	28.60	28.48
62	INTERNAL CAPITAL FORMATION RATE	-21.51	-15.17	.00	6.52	5.11	10.42
63	EQUITY CAPITAL / AVERAGE ASSETS	28.39	8.28	7.47	8.18	8.59	6.11
64	PRIMARY CAPITAL / AVERAGE ASSETS	28.77	9.37	8.09	8.59	8.86	6.26
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	-5.99	-54.85	21.18	-50.31	19.78
66	NET INCOME (5 YR COMPOUND)	N/A	-47.88	-9.58	-.48	N/A	15.20
67	AVERAGE ASSETS (1 YR)	N/A	27.14	23.66	38.60	8.87	15.60
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	28.95	15.48	23.77	N/A	12.77
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	1.44	5.19	5.27	6.90	14.78	21.89
70	OTHER COMMITMENTS & CONTINGENCIES*	.09	1.09	.86	1.06	2.13	1.67

BANK ADMINISTRATION INSTITUTE

ARKANSAS

PROFIT DISTRIBUTION PROFILE 1986 ARKANSAS BASED ON 256 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.49	8.38	9.36	9.65	10.11
2	INTEREST EXPENSE*	5.98	5.58	5.41	5.05	4.67
3	NET INTEREST INCOME (FTE)	3.28	3.55	3.91	4.38	4.74
4	TRUST INCOME	.00	.00	.00	.00	.07
5	SERVICE CHGS ON DEPOSITS	.15	.22	.33	.46	.60
6	OTHER NONINTEREST INCOME	.07	.13	.21	.36	.54
7	SECURITIES GAINS (LOSSES)	-.01	.00	.05	.21	.50
8	SALARIES & EMPLOYEE BENEFITS*	1.32	1.64	1.40	1.17	.97
9	OCCUPANCY EXPENSES*	.74	.39	.28	.21	
10	OTHER NONINTEREST EXPENSE*	1.56	1.32	1.00	.79	.61
11	ADJUSTMENTS	.56	.39	.16	.00	-.03
12	RETURN ON ASSETS--NET INCOME	.00	.63	.99	1.37	1.74
13	RETURN ON EQUITY--NET INCOME	-.09	7.10	10.84	14.96	18.09
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.33	9.82	10.20	10.59	11.05
15	BREAK EVEN YIELD*	9.36	8.85	8.34	7.90	7.34
16	YIELD ON LOANS	10.48	10.97	11.47	11.91	12.39
17	YIELD ON INVESTMENT SEC. (FTE)	7.58	8.31	9.07	9.90	10.45
18	RATE ON TIME & SAVINGS DEPOSITS*	7.42	7.18	6.96	6.73	6.49
19	RATE ON TOTAL INTEREST FUNDS*	7.42	7.17	6.95	6.73	6.48
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.91	1.74	1.02	.49	.16
21	GROSS CHARGE OFFS*	3.38	1.83	1.05	.57	.17
22	RECOVERIES / GROSS CHARGE OFFS	3.14	5.95	16.43	33.33	70.16
23	NET CHARGE OFFS*	2.59	1.48	.83	.35	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.48	1.63	3.13	6.90	18.21
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.65	1.65	.87	.44	.20
26	NONACCRUAL*	3.98	2.58	1.55	.85	.52
27	RENEGOTIATED*	.07	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.54	3.99	2.49	1.50	.97
29	TOT CLASS LOANS / PRIMARY CAPITAL*	30.91	24.97	15.19	5.99	2.92
30	LOAN LOSS RES / TOTAL CLASS LOANS	23.07	33.28	50.22	89.00	174.28
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-4.55	-1.76	7.45	14.17	23.05
32	ASSETS LESS LIABILITIES 3-6 MOS	-8.90	-6.06	-3.39	-.27	3.08
33	ASSETS LESS LIABILITIES 6-12 MOS	-.02	3.34	6.24	9.46	12.87
34	ASSETS LESS LIABILITIES >1 YR	16.94	23.40	30.93	39.87	48.73
	LIQUIDITY					
35	NET LARGE LIAB / NET EARN. ASSETS*	16.48	8.01	-.33	-9.15	-22.92
36	LIQUID ASSETS / LARGE LIABILITIES	42.42	65.65	89.58	152.96	224.04
37	CORE DEPOSITS / EARNING ASSETS	73.50	79.53	84.48	90.02	92.94
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	32.32	44.17	56.47	68.01	74.50
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.69	9.05	11.21	16.23	18.04
41	TOTAL DEMAND DEPOSITS	9.28	10.91	13.11	16.55	21.27
42	SAVINGS DEPOSITS (IPC)	22.49	27.30	31.80	36.98	41.36
43	TIME DEPOSITS (IPC)	38.97	45.97	50.68	56.12	60.83
44	TOTAL TIME & SAVINGS DEPOSITS	62.73	67.32	71.71	76.04	79.16
45	MEMO: TIME DEPOSITS OVER 100M*	22.09	16.72	11.53	8.13	5.70
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.65	94.37	96.93	99.49	102.18
48	FED FUNDS PURCHASED & REV REPOS*	2.44	1.33	.00	.00	.00
49	BORROWINGS*	3.78	1.31	.33	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.32	2.57	4.72	9.11	14.59
51	INVESTMENT SECURITIES	14.80	20.93	29.73	41.54	53.31
52	TOTAL LOANS, NET OF UNEARNED DISC.	31.52	42.58	55.99	66.07	73.32
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.06	6.44	11.38	16.87	23.69
54	MEMO: REAL ESTATE LOANS	8.97	14.86	21.77	29.83	37.88
55	MEMO: PERSONAL LOANS	5.30	7.30	10.06	13.67	19.22
56	MEMO: AGRICULTURAL LOANS	.07	.63	2.53	7.24	11.55
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.07	90.00	91.95	93.14	94.34
59	NONINT. CASH & DUE / AVG. ASSETS	3.19	3.86	4.85	6.11	7.71
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	37.62	27.75	15.14	1.15	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	23.35	48.24	77.55
62	INTERNAL CAPITAL FORMATION RATE	-7.13	2.80	7.03	10.37	14.26
63	EQUITY CAPITAL / AVERAGE ASSETS	6.48	7.35	8.73	10.39	13.01
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.28	8.16	9.37	10.95	13.45
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-77.61	-22.48	.43	30.43	102.82
66	NET INCOME (5 YR COMPOUND)	-11.72	.97	8.88	18.10	28.24
67	AVERAGE ASSETS (1 YR)	-2.32	2.06	5.55	9.26	14.03
68	AVERAGE ASSETS (5 YR COMPOUND)	3.40	5.87	8.25	11.12	14.42
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.27	2.11	.18	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.06	.49	.16	.00	.00

BANK ADMINISTRATION INSTITUTE

ARKANSAS

MEDIANS BY RESOURCE CLASS FOR 256 BANKS IN ARKANSAS

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.01	9.34	9.34	9.33	9.46	N/A
2	INTEREST EXPENSE*	4.70	5.42	5.43	5.57	5.36	N/A
3	NET INTEREST INCOME (FTE)	4.33	4.03	3.89	3.71	4.13	N/A
4	TRUST INCOME	.00	.00	.00	.00	.09	N/A
5	SERVICE CHGS. ON DEPOSITS	.39	.27	.33	.29	.41	N/A
6	OTHER NONINTEREST INCOME	.27	.18	.26	.21	.19	N/A
7	SECURITIES GAINS (LOSSES)	.00	.04	.03	.04	.18	N/A
8	SALARIES & EMPLOYEE BENEFITS*	1.63	1.50	1.40	1.27	1.35	N/A
9	OCCUPANCY EXPENSES*	.33	.37	.39	.42	.40	N/A
10	OTHER NONINTEREST EXPENSE*	1.38	1.08	1.00	.89	1.01	N/A
11	ADJUSTMENTS	.12	.14	.22	.14	.16	N/A
12	RETURN ON ASSETS--NET INCOME	.91	.95	1.07	1.10	.87	N/A
13	RETURN ON EQUITY--NET INCOME	7.11	9.71	10.82	12.72	12.30	N/A
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.93	10.09	10.15	10.13	10.47	N/A
15	BREAK EVEN YIELD*	8.90	8.67	8.31	8.21	8.39	N/A
16	YIELD ON LOANS	11.40	11.95	11.59	11.63	11.12	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	8.08	8.51	8.66	8.64	9.99	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	6.70	6.90	6.96	7.06	6.90	N/A
19	RATE ON TOTAL INTEREST FUNDS*	6.64	6.90	6.95	7.06	6.91	N/A
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.87	.97	.88	.97	1.25	N/A
21	GROSS CHARGE OFFS*	.98	1.23	1.02	.99	1.10	N/A
22	RECOVERIES / GROSS CHARGE OFFS	20.59	19.78	17.88	15.85	8.99	N/A
23	NET CHARGE OFFS*	.98	.86	.75	.81	1.05	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.59	2.89	3.50	3.50	2.92	N/A
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.47	1.09	.71	.89	.90	N/A
26	NONACCRUAL*	.56	1.18	1.06	1.49	1.63	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	1.55	2.90	2.23	2.60	2.48	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.15	11.01	12.16	13.63	19.86	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	51.25	54.01	52.20	49.63	41.76	N/A
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	8.83	8.66	7.41	4.54	10.45	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	1.51	-5.27	-3.15	-3.64	-2.75	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	8.76	5.53	7.73	5.72	5.97	N/A
34	ASSETS LESS LIABILITIES >1 YR.	28.20	31.40	32.07	32.46	27.86	N/A
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-15.28	-5.00	-2.23	1.44	11.12	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	94.57	81.24	100.40	89.27	84.40	N/A
37	CORE DEPOSITS / EARNING ASSETS	80.93	83.48	86.92	84.35	85.60	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
39	LOANS TO DEPOSITS	42.29	51.24	56.11	57.46	66.45	N/A
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	16.16	10.58	10.93	10.93	12.56	N/A
41	TOTAL DEMAND DEPOSITS	17.94	12.61	13.11	12.17	14.79	N/A
42	SAVINGS DEPOSITS (IPC)	32.50	29.30	32.90	31.45	36.32	N/A
43	TIME DEPOSITS (IPC)	43.46	52.27	50.69	52.86	46.93	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	67.05	71.88	72.30	72.79	70.55	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	13.71	11.59	9.81	12.53	12.70	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.45	95.40	96.94	97.41	98.56	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.48	N/A
49	BORROWINGS*	.00	.04	.14	.33	2.28	N/A
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	11.13	5.33	4.62	3.83	3.86	N/A
51	INVESTMENT SECURITIES	31.04	29.93	27.88	33.26	27.91	N/A
52	TOTAL LOANS, NET OF UNEARNED DISC.	38.89	49.21	56.94	54.31	63.57	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.31	9.44	10.76	9.44	19.81	N/A
54	MEMO: REAL ESTATE LOANS	9.73	16.50	22.52	26.32	24.74	N/A
55	MEMO: PERSONAL LOANS	10.82	8.93	9.95	10.35	10.80	N/A
56	MEMO: AGRICULTURAL LOANS	2.66	4.43	2.93	2.13	.71	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	91.98	92.31	92.39	91.96	91.26	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	6.07	4.37	4.58	4.59	5.42	N/A
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	13.33	12.99	17.94	12.32	17.77	N/A
61	CASH DIVIDEND / NET INCOME*	.00	17.44	16.93	36.10	24.31	N/A
62	INTERNAL CAPITAL FORMATION RATE	4.44	7.46	7.06	6.70	7.34	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	12.89	9.48	8.83	8.73	7.29	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	13.47	10.13	9.45	9.38	8.09	N/A
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-10.34	2.23	7.21	-2.20	.56	N/A
66	NET INCOME (5 YR COMPOUND)	3.92	7.37	8.90	9.76	11.13	N/A
67	AVERAGE ASSETS (1 YR)	4.58	4.37	6.02	5.76	6.75	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	6.06	6.93	8.25	8.10	9.87	N/A
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.32	2.07	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.03	.13	.23	.66	N/A

BANK ADMINISTRATION INSTITUTE

CALIFORNIA

PROFIT DISTRIBUTION PROFILE 1986 CALIFORNIA BASED ON 459 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1 *	INTEREST INCOME (FTE)	8.20	9.11	9.68	10.30	10.87
2	INTEREST EXPENSE*	5.32	4.86	4.39	3.91	3.19
3	NET INTEREST INCOME (FTE)	4.06	4.69	5.29	5.90	6.49
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.10	.25	.48	.75	1.02
6	OTHER NONINTEREST INCOME	.08	.17	.35	.73	1.47
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.15	.39
8	SALARIES & EMPLOYEE BENEFITS*	3.50	2.93	2.48	2.07	1.72
9	OCCUPANCY EXPENSES*	1.50	1.14	.87	.65	.48
10	OTHER NONINTEREST EXPENSE*	2.97	2.27	1.75	1.38	1.09
11	ADJUSTMENTS	.75	.51	.25	.00	.00
12	RETURN ON ASSETS--NET INCOME	-1.72	.00	.60	.94	1.30
13	RETURN ON EQUITY--NET INCOME	-20.49	.03	7.58	13.03	16.93
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.37	10.32	11.16	11.88	12.55
15	BREAK EVEN YIELD*	12.10	10.77	9.69	8.61	7.76
16	YIELD ON LOANS	10.93	11.74	12.54	13.29	14.16
17	YIELD ON INVESTMENT SEC. (FTE)	6.18	7.24	8.36	9.81	11.28
18	RATE ON TIME & SAVINGS DEPOSITS*	7.41	6.90	6.46	6.10	5.79
19	RATE ON TOTAL INTEREST FUNDS*	7.47	6.89	6.48	6.11	5.80
	ASSET QUALITY					
	LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.35	1.31	.79	.49	.24
21	GROSS CHARGE OFFS*	2.73	1.40	.69	.30	.06
22	RECOVERIES / GROSS CHARGE OFFS	.00	4.72	13.00	28.19	47.02
23	NET CHARGE OFFS*	2.35	1.09	.55	.21	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	- .29	.91	2.83	6.02	13.37
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.25	1.60	.74	.27	.06
26	NONACCRUAL*	3.40	1.80	.82	.24	.01
27	RENEGOTIATED*	.07	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.99	3.55	1.86	.86	.24
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	51.07	29.72	14.32	5.02	1.62
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	24.97	37.98	60.53	120.40	314.46
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	12.29	23.67	34.71	46.30	56.00
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.33	-4.42	-1.41	1.16	2.24
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.45	-1.63	.19	2.29	4.85
34	ASSETS LESS LIABILITIES >1 YR	5.44	10.81	19.65	29.54	42.40
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	40.27	24.77	14.78	4.91	-3.96
36	LIQUID ASSETS / LARGE LIABILITIES	21.98	34.71	63.05	105.62	163.15
37	CORE DEPOSITS / EARNING ASSETS	54.87	69.69	82.64	92.24	99.65
38	BROKERED DEPOSITS / EARNING ASSETS*	2.57	.16	.00	.00	.00
39	LOANS TO DEPOSITS	54.48	63.59	71.96	78.61	84.71
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	11.52	16.07	21.76	28.72	37.79
41	TOTAL DEMAND DEPOSITS	14.04	18.94	24.53	32.02	41.24
42	SAVINGS DEPOSITS (IPC)	22.04	31.24	39.83	46.94	53.03
43	TIME DEPOSITS (IPC)	19.15	26.03	33.67	42.43	52.27
44	TOTAL TIME & SAVINGS DEPOSITS	48.73	59.19	66.82	73.00	77.01
45	MEMO: TIME DEPOSITS OVER 100M*	38.89	26.90	18.00	10.75	5.86
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.84	97.84	102.55	107.04	111.31
48	FED FUNDS PURCHASED & REV. REPOS*	1.50	.20	.00	.00	.00
49	BORROWINGS*	3.76	1.52	.27	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.55	5.07	8.35	12.80	18.86
51	INVESTMENT SECURITIES	3.97	3.51	8.39	15.90	26.21
52	TOTAL LOANS NET OF UNEARNED DISC.	50.53	64.53	74.34	80.78	85.60
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.08	16.46	23.57	34.20	44.64
54	MEMO: REAL ESTATE LOANS	7.55	16.27	25.49	35.07	42.57
55	MEMO: PERSONAL LOANS	3.41	7.18	12.99	20.19	29.77
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.03	1.27
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	81.52	84.68	87.41	90.06	91.58
59	NONINT. CASH & DUE / AVG. ASSETS	4.99	6.71	8.45	10.22	12.70
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	48.65	42.53	30.39	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	1.58	29.38
62	INTERNAL CAPITAL FORMATION RATE	-21.50	-1.05	6.30	11.67	19.76
63	EQUITY CAPITAL / AVERAGE ASSETS	5.17	6.05	7.38	9.34	12.29
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.06	6.85	8.07	10.77	15.80
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-118.25	-10.12	23.31	78.09	167.19
66	NET INCOME (5 YR COMPOUND)	-21.45	-2.00	11.14	21.58	43.16
67	AVERAGE ASSETS (1 YR)	-2.19	7.73	19.42	35.42	57.16
68	AVERAGE ASSETS (5 YR COMPOUND)	3.65	9.17	17.97	29.32	44.89
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	19.20	13.03	7.58	1.58	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	3.91	1.88	.96	.36	.00

BANK ADMINISTRATION INSTITUTE

CALIFORNIA

MEDIANS BY RESOURCE CLASS FOR 459 BANKS IN CALIFORNIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	5.65	9.76	9.75	9.69	9.71	9.35
2	INTEREST EXPENSE*	.06	4.50	4.54	4.42	4.17	4.60
3	NET INTEREST INCOME (FTE)	3.96	5.25	5.36	5.26	5.46	4.75
4	TRUST INCOME	.00	.00	.00	.00	.00	.17
5	SERVICE CHGS. ON DEPOSITS	.00	.55	.59	.47	.44	.32
6	OTHER NONINTEREST INCOME	.25	.24	.27	.37	.40	.60
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.01	.02	.04
8	SALARIES & EMPLOYEE BENEFITS*	4.75	2.82	2.50	2.42	2.42	1.95
9	OCCUPANCY EXPENSES*	1.62	1.09	.89	.84	.80	.68
10	OTHER NONINTEREST EXPENSE*	4.78	2.31	1.90	1.67	1.58	1.22
11	ADJUSTMENTS	.00	.00	.19	.27	.39	.31
12	RETURN ON ASSETS--NET INCOME	-5.85	-.22	.54	.62	.82	.61
13	RETURN ON EQUITY--NET INCOME	-6.89	-1.57	5.61	8.15	12.79	11.26
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	7.01	11.30	11.21	11.31	11.21	10.70
15	BREAK EVEN YIELD*	11.04	10.75	10.10	9.70	9.14	8.36
16	YIELD ON LOANS	10.21	12.97	12.80	12.59	12.39	11.10
17	YIELD ON INVESTMENT SEC. (FTE)	6.87	8.02	8.00	8.20	8.37	10.68
18	RATE ON TIME & SAVINGS DEPOSITS*	5.27	6.54	6.47	6.51	6.30	6.63
19	RATE ON TOTAL INTEREST FUNDS*	5.26	6.54	6.55	6.51	6.32	6.54
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.15	1.02	.81	.70	.70	.98
21	GROSS CHARGE OFFS*	.00	.56	.73	.66	.63	.94
22	RECOVERIES / GROSS CHARGE OFFS	N/A	9.46	10.64	12.37	15.46	18.97
23	NET CHARGE OFFS*	.00	.38	.58	.56	.51	.76
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	98	2.37	3.36	3.63	2.63
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.00	.72	.69	.73	.91	.75
26	NONACCRUAL*	.00	.45	.74	.77	.90	1.77
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	.00	1.55	1.50	1.73	2.18	2.64
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	4.82	10.63	14.52	17.71	26.62
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	70.35	72.45	61.14	56.62	48.91
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	56.46	38.50	37.04	35.97	31.13	18.08
32	ASSETS LESS LIABILITIES 3-6 MOS.	.00	-1.64	-1.52	-1.99	-1.39	-.35
33	ASSETS LESS LIABILITIES 6-12 MOS.	.00	-.97	-.16	-.21	.66	1.26
34	ASSETS LESS LIABILITIES >1 YR.	5.36	15.49	16.34	18.84	23.25	29.24
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	.55	12.19	11.34	15.97	15.65	22.41
36	LIQUID ASSETS / LARGE LIABILITIES	116.98	48.99	60.66	67.73	69.73	55.45
37	CORE DEPOSITS / EARNING ASSETS	24.18	73.58	83.13	84.52	87.41	75.21
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.48
39	LOANS TO DEPOSITS	61.24	71.92	71.41	72.59	71.08	79.76
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	4.15	16.99	21.74	23.15	25.54	18.61
41	TOTAL DEMAND DEPOSITS	55.57	100.02	114.18	116.76	127.90	121.51
42	SAVINGS DEPOSITS (IPC)	3.17	30.39	41.66	40.89	40.35	34.65
43	TIME DEPOSITS (IPC)	.65	7.75	14.55	30.05	31.74	29.97
44	TOTAL TIME & SAVINGS DEPOSITS	2.34	36.65	57.98	68.98	68.10	62.04
45	MEMO: TIME DEPOSITS OVER 100M*	.00	17.64	17.96	20.68	16.52	15.66
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	42.01	97.84	102.94	104.39	103.39	97.09
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.03	2.09
49	BORROWINGS*	.00	.00	.00	.13	1.27	4.38
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	19.04	10.28	8.98	8.34	7.02	4.09
51	INVESTMENT SECURITIES	6.40	5.29	6.16	8.50	12.60	13.48
52	TOTAL LOANS NET OF UNEARNED DISC.	5.13	72.46	73.52	77.10	73.41	78.01
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	22.68	23.02	26.53	23.62	21.96
54	MEMO: REAL ESTATE LOANS	.00	24.37	26.16	25.14	29.68	23.90
55	MEMO: PERSONAL LOANS	.53	14.70	13.69	12.47	12.29	14.82
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.00	.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.74
58	EARNING ASSETS / AVERAGE ASSETS	85.03	88.47	87.75	87.44	86.91	88.04
59	NONINT. CASH & DUE / AVG. ASSETS	6.70	8.29	8.55	8.66	8.25	8.01
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	26.13	35.46	34.22	31.36
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	.00	16.62
62	INTERNAL CAPITAL FORMATION RATE	-6.89	-1.57	5.07	6.89	10.40	8.01
63	EQUITY CAPITAL / AVERAGE ASSETS	6.29	12.03	8.03	7.13	6.61	5.91
64	PRIMARY CAPITAL / AVERAGE ASSETS	65.10	13.24	8.91	7.86	7.33	6.55
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-14.34	68.29	28.22	18.01	20.87	23.15
66	NET INCOME (5 YR COMPOUND)	-54.96	-17.17	8.49	9.87	15.94	12.72
67	AVERAGE ASSETS (1 YR)	1.81	34.78	19.69	19.67	16.33	12.05
68	AVERAGE ASSETS (5 YR COMPOUND)	-2.23	10.81	21.18	20.40	18.07	10.40
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	5.10	5.66	8.69	9.00	12.81
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.53	.67	.97	1.44	2.74

BANK ADMINISTRATION INSTITUTE

COLORADO

PROFIT DISTRIBUTION PROFILE 1986 COLORADO BASED ON 461 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.05	8.86	9.44	9.97	10.76
2	INTEREST EXPENSE*	5.69	5.21	4.76	4.24	3.94
3	NET INTEREST INCOME (FTE)	3.47	4.15	4.67	5.22	5.73
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.21	.42	.67	1.04	1.53
6	OTHER NONINTEREST INCOME	.10	.20	.34	.54	.85
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.16	.52
8	SALARIES & EMPLOYEE BENEFITS*	2.92	2.47	2.02	1.68	1.37
9	OCCUPANCY EXPENSES*	1.67	1.14	.75	.49	.34
10	OTHER NONINTEREST EXPENSE*	3.01	2.45	1.93	1.43	1.10
11	ADJUSTMENTS	.64	.29	.00	-.16	-.90
12	RETURN ON ASSETS--NET INCOME	-2.81	-.68	.50	1.13	1.64
13	RETURN ON EQUITY--NET INCOME	-31.55	-7.53	6.62	12.64	18.15
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.64	10.30	10.90	11.56	12.13
15	BREAK EVEN YIELD*	11.92	10.66	9.48	8.55	7.85
16	YIELD ON LOANS	11.10	11.76	12.40	13.10	14.04
17	YIELD ON INVESTMENT SEC. (FTE)	6.71	7.51	8.22	9.12	10.29
18	RATE ON TIME & SAVINGS DEPOSITS*	7.36	6.97	6.65	6.33	6.01
19	RATE ON TOTAL INTEREST FUNDS*	7.35	6.98	6.67	6.33	5.99
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.09	2.46	1.37	.67	.26
21	GROSS CHARGE OFFS*	4.83	2.60	1.30	.58	.16
22	RECOVERIES / GROSS CHARGE OFFS	.93	2.03	8.87	17.84	32.79
23	NET CHARGE OFFS*	4.20	2.27	1.14	.45	.07
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.13	.64	1.77	3.69	8.56
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.03	2.14	1.03	.39	.06
26	NONACCRUAL*	5.26	3.39	1.69	.62	.05
27	RENEGOTIATED*	.27	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.16	5.38	3.11	1.43	.48
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	62.69	35.89	21.15	8.76	2.71
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	18.11	26.49	40.51	70.86	138.31
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	9.02	18.86	28.08	37.11	45.48
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.29	-3.88	-1.02	1.28	3.71
33	ASSETS LESS LIABILITIES 6-12 MOS	-3.63	-.97	1.50	3.86	5.94
34	ASSETS LESS LIABILITIES >1 YR	9.97	16.26	23.22	32.34	40.94
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	30.18	18.92	8.00	.42	-8.04
36	LIQUID ASSETS / LARGE LIABILITIES	34.49	60.66	114.75	200.37	309.92
37	CORE DEPOSITS / EARNING ASSETS	65.99	80.39	90.31	96.52	102.09
38	BROKERED DEPOSITS / EARNING ASSETS*	.03	.00	.00	.00	.00
39	LOANS TO DEPOSITS	51.42	59.39	68.24	74.25	81.69
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.77	13.06	19.07	24.68	31.72
41	TOTAL DEMAND DEPOSITS	11.61	15.56	21.39	27.79	34.91
42	SAVINGS DEPOSITS (IPC)	26.62	36.41	44.04	51.48	60.93
43	TIME DEPOSITS (IPC)	21.09	27.46	34.23	43.74	51.58
44	TOTAL TIME & SAVINGS DEPOSITS	52.66	60.64	67.15	73.33	78.20
45	MEMO: TIME DEPOSITS OVER 100M*	28.07	19.37	11.81	6.72	3.63
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.60	98.49	102.24	106.83	110.95
48	FED FUNDS PURCHASED & REV. REPOS*	1.88	.54	.00	.00	.00
49	BORROWINGS*	4.47	1.49	.35	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.57	4.18	7.14	12.11	20.98
51	INVESTMENT SECURITIES	4.72	11.33	17.76	25.81	37.35
52	TOTAL LOANS NET OF UNEARNED DISC.	51.07	60.62	70.12	77.73	84.29
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.39	11.26	18.44	27.93	40.48
54	MEMO: REAL ESTATE LOANS	9.10	15.04	24.52	35.72	48.80
55	MEMO: PERSONAL LOANS	4.75	7.44	12.19	17.81	24.90
56	MEMO: AGRICULTURAL LOANS	.00	.00	.02	4.41	19.32
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	80.65	83.92	87.34	89.75	92.34
59	NONINT. CASH & DUE / AVG. ASSETS	4.42	6.13	8.13	10.43	12.99
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	55.60	40.79	19.69	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	56.80	92.81
62	INTERNAL CAPITAL FORMATION RATE	-33.43	-9.37	1.99	7.96	10.55
63	EQUITY CAPITAL / AVERAGE ASSETS	5.98	6.79	8.32	10.29	14.32
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.75	7.72	9.06	11.04	15.01
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-276.90	-74.49	-10.25	39.35	113.10
66	NET INCOME (5 YR COMPOUND)	-28.46	-12.41	.80	11.50	24.66
67	AVERAGE ASSETS (1 YR)	-4.73	1.00	6.84	14.85	30.36
68	AVERAGE ASSETS (5 YR COMPOUND)	2.21	5.21	8.13	13.16	21.01
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	12.27	7.92	3.89	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.40	1.33	.51	.12	.00

BANK ADMINISTRATION INSTITUTE

COLORADO

MEDIANS BY RESOURCE CLASS FOR 461 BANKS IN COLORADO

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.37	9.54	9.50	9.31	9.27	7.95
2	INTEREST EXPENSE*	4.64	4.88	4.87	4.74	4.67	4.04
3	NET INTEREST INCOME (FTE)	4.64	4.85	4.64	4.56	4.61	3.91
4	TRUST INCOME	.00	.00	.00	.00	.19	.35
5	SERVICE CHGS. ON DEPOSITS	.82	.73	.69	.63	.48	.37
6	OTHER NONINTEREST INCOME	.33	.30	.37	.38	.45	1.13
7	SECURITIES GAINS (LOSSES)	.00	.00	-.03	.09	.13	.22
8	SALARIES & EMPLOYEE BENEFITS*	2.55	2.14	1.88	1.82	1.84	2.03
9	OCCUPANCY EXPENSES*	1.16	.83	.67	.59	.53	.71
10	OTHER NONINTEREST EXPENSE*	2.34	2.02	1.79	1.57	1.69	1.98
11	ADJUSTMENTS	.00	.00	.05	.01	-.01	.28
12	RETURN ON ASSETS--NET INCOME	-.98	.44	.60	.83	.75	.58
13	RETURN ON EQUITY--NET INCOME	-6.20	5.22	7.90	10.14	9.31	9.14
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.09	11.13	10.78	10.66	10.79	9.96
15	BREAK EVEN YIELD*	10.99	9.98	9.18	8.70	8.59	7.21
16	YIELD ON LOANS	12.55	12.74	12.38	12.16	11.55	10.98
17	YIELD ON INVESTMENT SEC. (FTE)	7.49	8.23	8.14	8.34	10.34	12.27
18	RATE ON TIME & SAVINGS DEPOSITS*	6.53	6.64	6.70	6.72	6.48	6.05
19	RATE ON TOTAL INTEREST FUNDS*	6.53	6.67	6.70	6.73	6.65	6.02
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.09	1.07	1.58	1.58	1.44	2.30
21	GROSS CHARGE OFFS*	.88	1.10	1.64	1.61	1.34	3.04
22	RECOVERIES / GROSS CHARGE OFFS	5.36	9.09	9.63	9.62	11.11	7.99
23	NET CHARGE OFFS*	.67	1.00	1.45	1.36	1.25	2.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.22	1.63	1.78	2.13	2.33	1.53
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.81	.99	1.10	.96	1.09	.73
26	NONACCRUAL*	.71	1.31	2.00	1.90	2.58	3.90
27	RENEGOTIATED*	.00	.00	.00	.00	.01	.09
28	TOTAL CLASSIFIED LOANS*	2.02	3.09	3.44	3.49	4.45	4.78
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	16.12	19.27	24.36	25.58	29.31	38.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	45.53	41.42	37.54	39.29	36.23	32.35
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	30.69	27.86	28.20	28.93	25.57	11.73
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.34	-1.66	-.44	-1.00	-1.83	-1.76
33	ASSETS LESS LIABILITIES 6-12 MOS.	1.57	1.58	1.54	1.60	1.32	.04
34	ASSETS LESS LIABILITIES >1 YR.	16.92	22.78	23.99	26.87	28.08	21.93
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	9.80	10.02	4.98	9.02	9.99	51.83
36	LIQUID ASSETS / LARGE LIABILITIES	102.10	107.17	144.45	121.10	111.68	41.01
37	CORE DEPOSITS / EARNING ASSETS	83.70	89.76	93.34	92.42	89.66	63.63
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.24
39	LOANS TO DEPOSITS	70.77	67.02	66.10	68.47	69.05	72.46
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	16.39	17.94	19.53	21.36	20.26	21.13
41	TOTAL DEMAND DEPOSITS	18.80	20.46	21.37	23.38	22.62	23.18
42	SAVINGS DEPOSITS (IPC)	42.92	42.42	42.34	41.85	42.86	22.91
43	TIME DEPOSITS (IPC)	37.71	37.04	33.12	33.57	35.00	54.37
44	TOTAL TIME & SAVINGS DEPOSITS	69.28	67.61	65.85	65.21	64.31	76.20
45	MEMO: TIME DEPOSITS OVER 100M*	17.65	12.04	11.18	11.04	9.62	24.68
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.01
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	101.36	102.44	103.30	102.55	101.32	89.39
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.04	.02	3.44
49	BORROWINGS*	.00	.34	.21	.46	1.98	5.92
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	7.48	7.87	7.11	6.08	5.75	16.44
51	INVESTMENT SECURITIES	11.08	16.12	19.74	21.30	22.50	13.00
52	TOTAL LOANS, NET OF UNEARNED DISC.	71.12	71.05	68.14	71.53	69.22	63.65
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	17.60	16.28	20.09	20.19	20.38	19.57
54	MEMO: REAL ESTATE LOANS	25.81	24.31	20.39	26.87	23.73	13.65
55	MEMO: PERSONAL LOANS	12.67	12.01	10.81	13.02	14.60	13.41
56	MEMO: AGRICULTURAL LOANS	.00	.00	.09	.04	.21	1.34
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.17
58	EARNING ASSETS / AVERAGE ASSETS	85.39	87.11	88.14	87.73	87.69	81.35
59	NONINT. CASH & DUE / AVG. ASSETS	8.43	8.13	7.50	7.59	8.42	13.07
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	19.32	27.64	24.03	21.88	69.82
61	CASH DIVIDEND / NET INCOME	.00	.00	21.02	43.69	53.99	22.75
62	INTERNAL CAPITAL FORMATION RATE	-6.20	1.69	3.58	3.04	.74	1.11
63	EQUITY CAPITAL / AVERAGE ASSETS	11.50	8.50	7.32	7.89	7.66	6.10
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.13	9.24	8.55	8.72	8.77	6.61
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	7.14	-9.86	-13.91	-15.37	-9.58	10.39
66	NET INCOME (5 YR COMPOUND)	6.09	4.58	.00	-1.60	.53	3.20
67	AVERAGE ASSETS (1 YR)	15.96	6.80	6.16	5.58	4.01	4.20
68	AVERAGE ASSETS (5 YR COMPOUND)	7.65	8.13	8.37	9.18	7.05	4.78
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	1.32	2.72	4.92	5.60	8.74	22.26
70	OTHER COMMITMENTS & CONTINGENCIES*	.22	.33	.61	.80	1.57	5.13

BANK ADMINISTRATION INSTITUTE

CONNECTICUT

PROFIT DISTRIBUTION PROFILE 1986 CONNECTICUT BASED ON 59 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 21	8 92	9 28	9 76	10 28
2	INTEREST EXPENSE*	5 08	5 31	4 75	4 34	5 00
3	NET INTEREST INCOME (FTE)	3 55	3 88	4 49	5 07	5 50
4	TRUST INCOME	00	00	00	08	39
5	SERVICE CHGS. ON DEPOSITS	07	14	23	34	40
6	OTHER NONINTEREST INCOME	06	12	27	46	90
7	SECURITIES GAINS (LOSSES)	00	00	06	19	39
8	SALARIES & EMPLOYEE BENEFITS*	2 42	1 95	1 68	1 36	1 18
9	OCCUPANCY EXPENSES*	86	69	55	37	25
10	OTHER NONINTEREST EXPENSE*	1 75	1 37	1 05	92	76
11	ADJUSTMENTS	85	57	42	23	05
12	RETURN ON ASSETS--NET INCOME	31	86	1 10	1 34	1 55
13	RETURN ON EQUITY--NET INCOME	2 43	8 77	14 67	17 89	21 09
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 25	9 81	10 40	10 88	11 36
15	BREAK EVEN YIELD*	9 78	8 99	8 08	7 69	6 92
16	YIELD ON LOANS	10 22	10 56	11 38	12 10	12 52
17	YIELD ON INVESTMENT SEC. (FTE)	5 91	7 05	8 39	10 95	12 25
18	RATE ON TIME & SAVINGS DEPOSITS*	7 48	7 04	6 79	6 51	6 14
19	RATE ON TOTAL INTEREST FUNDS*	7 46	7 06	6 76	6 51	6 10
	ASSET QUALITY					
	LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1 25	78	50	31	17
21	GROSS CHARGE OFFS*	67	32	18	06	00
22	RECOVERIES / GROSS CHARGE OFFS	3 42	10 28	21 95	37 24	72 74
23	NET CHARGE OFFS*	47	27	13	02	00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2 82	7 61	11 54	33 55	88 92
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1 41	73	29	11	00
26	NONACCRUAL*	1 27	69	19	00	00
27	RENEGOTIATED*	03	00	00	00	00
28	TOTAL CLASSIFIED LOANS*	2 28	1 71	74	19	02
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	22 54	11 57	5 11	1 63	07
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	38 01	59 61	104 68	305 11	632 26
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	7 43	17 09	24 19	36 03	51 59
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8 29	-5 57	-2 06	- 46	81
33	ASSETS LESS LIABILITIES 6-12 MOS.	-6 20	- 74	1 97	4 76	9 31
34	ASSETS LESS LIABILITIES >1 YR.	10 90	19 70	28 51	36 94	54 86
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	21 92	16 44	7 15	-2 24	-10 27
36	LIQUID ASSETS / LARGE LIABILITIES	31 79	55 87	101 16	195 13	549 02
37	CORE DEPOSITS / EARNING ASSETS	65 16	74 81	87 04	94 23	97 89
38	BROKERED DEPOSITS / EARNING ASSETS*	1 27	00	00	00	00
39	LOANS TO DEPOSITS	55 10	60 92	69 96	78 03	85 04
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IDC	7 77	11 57	17 91	22 95	26 34
41	TOTAL DEMAND DEPOSITS	9 47	14 15	20 80	26 07	30 83
42	SAVINGS DEPOSITS (IPC)	26 76	31 78	38 87	44 50	50 97
43	TIME DEPOSITS (IPC)	20 50	28 69	35 15	41 02	47 94
44	TOTAL TIME & SAVINGS DEPOSITS	48 55	62 52	67 30	72 66	77 95
45	MEMO: TIME DEPOSITS OVER 100M*	21 55	16 04	9 11	6 19	2 04
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	85 04	92 45	97 39	100 37	103 78
48	FED FUNDS PURCHASED & REV. REPOS*	6 60	1 19	00	00	00
49	BORROWINGS*	7 29	2 51	88	00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1 68	4 65	7 41	13 59	24 12
51	INVESTMENT SECURITIES	2 81	9 70	20 50	28 34	34 92
52	TOTAL LOANS NET OF UNEARNED DISC.	52 11	58 65	70 03	73 90	81 18
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5 90	10 32	18 55	24 85	33 29
54	MEMO: REAL ESTATE LOANS	16 28	19 89	28 28	38 78	43 07
55	MEMO: PERSONAL LOANS	6 07	10 55	14 89	19 19	27 04
56	MEMO: AGRICULTURAL LOANS	00	00	00	00	12
57	MEMO: FOREIGN LOANS	00	00	00	00	45
58	EARNING ASSETS / AVERAGE ASSETS	86 15	88 81	91 33	92 34	93 44
59	NONINT. CASH & DUE / AVG. ASSETS	4 45	5 86	6 70	8 56	9 59
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	45 66	37 96	27 32	20 31	3 57
61	CASH DIVIDEND / NET INCOME	00	00	10 90	24 79	35 48
62	INTERNAL CAPITAL FORMATION RATE	2 06	7 83	11 87	15 23	16 33
63	EQUITY CAPITAL / AVERAGE ASSETS	5 46	6 10	7 13	10 38	19 71
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 13	6 75	7 69	10 34	20 15
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-16 36	12 74	31 17	65 37	211 82
66	NET INCOME (5 YR COMPOUND)	6 86	14 35	18 50	30 38	31 44
67	AVERAGE ASSETS (1 YR)	13 78	18 56	26 44	36 92	116 99
68	AVERAGE ASSETS (5 YR COMPOUND)	11 43	14 52	17 87	23 92	28 71
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	13 37	5 71	1 82	00	00
70	OTHER COMMITMENTS & CONTINGENCIES*	2 31	1 45	64	16	00

BANK ADMINISTRATION INSTITUTE

CONNECTICUT

MEDIANS BY RESOURCE CLASS FOR 59 BANKS IN CONNECTICUT

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	5.81	9.43	9.38	9.51	8.89
2	INTEREST EXPENSE*	N/A	3.70	5.44	5.41	5.77	4.97
3	NET INTEREST INCOME (FTE)	N/A	3.32	5.00	3.97	4.60	4.15
4	TRUST INCOME	N/A	.00	.00	.00	.00	.41
5	SERVICE CHGS. ON DEPOSITS	N/A	.04	.25	.21	.58	.32
6	OTHER NONINTEREST INCOME	N/A	.80	1.17	.19	2.50	.56
7	SECURITIES GAINS (LOSSES)	N/A	.00	.05	.01	.00	.14
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.69	1.86	1.47	1.45	1.80
9	OCCUPANCY EXPENSES*	N/A	1.45	.48	.40	.57	.63
10	OTHER NONINTEREST EXPENSE*	N/A	2.08	1.43	.98	.99	1.08
11	ADJUSTMENTS	N/A	.00	.49	.45	.42	.31
12	RETURN ON ASSETS--NET INCOME	N/A	-2.76	.99	1.09	1.15	.96
13	RETURN ON EQUITY--NET INCOME	N/A	-6.30	8.77	17.85	15.88	17.74
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	6.79	10.54	10.12	10.53	10.40
15	BREAK EVEN YIELD*	N/A	8.98	9.29	8.08	8.13	7.73
16	YIELD ON LOANS	N/A	7.57	12.26	11.59	11.34	10.35
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	7.80	7.71	10.77	11.15
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	4.75	6.72	6.96	6.71	6.95
19	RATE ON TOTAL INTEREST FUNDS*	N/A	4.93	6.72	6.96	6.65	6.87
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	1.25	.70	.37	.41	.55
21	GROSS CHARGE OFFS*	N/A	.00	.14	.18	.20	.32
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	13.23	24.58	25.42	23.07
23	NET CHARGE OFFS*	N/A	.00	.07	.12	.14	.24
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	12.72	16.57	12.00	8.01
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	.00	.24	.30	.47	.28
26	NONACCRUAL*	N/A	.00	.01	.29	.36	.56
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.04
28	TOTAL CLASSIFIED LOANS*	N/A	.00	.36	.39	1.02	1.99
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	.00	2.04	5.37	7.26	17.38
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	238.38	123.68	101.91	66.44
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	59.90	28.55	15.10	23.12	23.37
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-2.78	-4.34	-1.62	-2.36	-1.13
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	-.72	.62	.09	1.52	2.04
34	ASSETS LESS LIABILITIES >1 YR.	N/A	15.38	26.31	29.98	29.91	25.06
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	15.37	8.86	6.78	5.22	23.22
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	47.24	93.29	118.23	142.17	66.63
37	CORE DEPOSITS / EARNING ASSETS	N/A	55.15	82.55	93.19	90.66	82.42
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	95.15	71.03	66.11	68.16	78.37
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	3.79	16.34	17.31	19.69	22.86
41	TOTAL DEMAND DEPOSITS	N/A	6.64	19.39	19.04	22.42	26.85
42	SAVINGS DEPOSITS (IPC)	N/A	27.93	34.56	39.48	41.73	34.67
43	TIME DEPOSITS (IPC)	N/A	52.49	40.76	35.54	34.85	30.93
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	55.41	70.25	72.58	67.30	60.77
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	14.44	15.65	9.57	7.40	11.39
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.48
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	68.69	94.17	99.81	99.03	94.30
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.00	.59	10.85
49	BORROWINGS*	N/A	.00	.07	.42	1.37	14.84
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	32.27	10.87	10.37	6.04	1.26
51	INVESTMENT SECURITIES	N/A	.00	12.47	22.35	20.49	20.47
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	65.02	66.71	67.18	68.98	73.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	32.90	20.67	16.54	15.17	26.40
54	MEMO: REAL ESTATE LOANS	N/A	29.08	26.04	38.78	26.45	28.60
55	MEMO: PERSONAL LOANS	N/A	3.73	14.61	14.43	18.87	15.95
56	MEMO: AGRICULTURAL LOANS	N/A	.00	.00	.00	.00	.07
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.93
58	EARNING ASSETS / AVERAGE ASSETS	N/A	88.82	91.84	92.01	90.39	86.67
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	6.12	6.47	5.90	6.94	9.31
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	.00	38.47	27.55	27.15	19.96
61	CASH DIVIDEND / NET INCOME	N/A	.00	.00	18.78	23.73	13.59
62	INTERNAL CAPITAL FORMATION RATE	N/A	-6.30	7.99	14.69	11.40	15.71
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	38.38	11.31	6.76	6.80	5.42
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	38.26	11.67	7.29	7.26	6.05
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	124.53	18.80	42.27	25.78
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	12.92	20.02	16.96	20.58
67	AVERAGE ASSETS (1 YR)	N/A	N/A	66.08	26.44	26.01	20.13
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	17.65	18.87	16.93	19.71
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	1.96	.03	1.26	3.84	18.29
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.00	.26	.58	1.08	4.52

BANK ADMINISTRATION INSTITUTE

DELAWARE

PROFIT DISTRIBUTION PROFILE 1986 DELAWARE BASED ON 42 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	7.00	8.97	10.31	14.65	17.10
2	INTEREST EXPENSE*	7.49	6.32	5.06	3.01	1.59
3	NET INTEREST INCOME (FTE)	3.31	4.28	5.60	7.20	10.06
4	TRUST INCOME	.00	.00	.00	.00	.15
5	SERVICE CHGS. ON DEPOSITS	.00	.00	.01	.24	.36
6	OTHER NONINTEREST INCOME	.10	.21	.93	3.03	5.45
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.03
8	SALARIES & EMPLOYEE BENEFITS*	2.20	1.51	1.08	.44	.12
9	OCCUPANCY EXPENSES*	.70	.48	.25	.16	.09
10	OTHER NONINTEREST EXPENSE*	7.49	3.92	2.14	1.05	.71
11	ADJUSTMENTS	2.47	1.29	.66	.23	-.38
12	RETURN ON ASSETS--NET INCOME	-.07	.74	1.20	1.63	2.98
13	RETURN ON EQUITY--NET INCOME	-.92	8.05	14.13	19.57	22.44
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	7.48	10.59	11.35	14.82	18.27
15	BREAK EVEN YIELD*	11.79	9.49	7.81	6.23	3.33
16	YIELD ON LOANS	8.10	10.47	12.62	16.24	18.87
17	YIELD ON INVESTMENT SEC. (FTE)	5.07	6.81	8.54	9.43	11.28
18	RATE ON TIME & SAVINGS DEPOSITS*	9.09	8.07	7.32	6.19	2.58
19	RATE ON TOTAL INTEREST FUNDS*	8.77	8.04	7.21	6.73	4.18
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.29	.16	.48	.38	.11
21	GROSS CHARGE OFFS*	.08	.56	.56	.14	.00
22	RECOVERIES / GROSS CHARGE OFFS	.53	.19	.38	.08	.97
23	NET CHARGE OFFS*	.46	.15	.09	.11	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.50	1.82	4.00	7.12	30.95
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	.92	.40	.81	.19	.00
26	NONACCRUAL*	.84	.57	.16	.00	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	.04	.54	.00	.51	.01
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	16.38	12.79	8.53	3.66	.10
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	49.92	127.77	177.11	294.79	402.70
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-64.94	-47.71	-5.84	21.87	42.61
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.47	-5.02	-2.35	.16	2.82
33	ASSETS LESS LIABILITIES 6-12 MOS.	-5.78	-1.89	.00	1.54	3.44
34	ASSETS LESS LIABILITIES >1 YR.	1.50	10.55	39.21	66.86	81.43
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	146.07	97.93	77.55	14.06	1.22
36	LIQUID ASSETS / LARGE LIABILITIES	.87	3.13	14.55	70.94	129.58
37	CORE DEPOSITS / EARNING ASSETS	.03	.33	16.91	75.15	92.03
38	BROKERED DEPOSITS / EARNING ASSETS*	.10	.24	.69	.00	.00
39	LOANS TO DEPOSITS	65.34	81.25	124.70	367.54	4719.82
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	.00	.07	.88	11.05	17.04
41	TOTAL DEMAND DEPOSITS	.00	.10	1.69	12.69	18.35
42	SAVINGS DEPOSITS (IPC)	.00	.00	2.75	34.45	49.24
43	TIME DEPOSITS (IPC)	.87	22.09	34.94	42.50	70.24
44	TOTAL TIME & SAVINGS DEPOSITS	.87	23.78	47.88	71.50	82.05
45	MEMO: TIME DEPOSITS OVER 100M*	46.71	31.35	9.16	3.69	.77
46	DEPOSITS IN FOREIGN OFFICES*	1.97	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	32.21	27.25	55.04	90.55	96.22
48	FED. FUNDS PURCHASED & REV. REPOS*	36.61	17.94	2.69	.00	.00
49	BORROWINGS*	79.27	54.20	15.02	1.73	.03
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.00	.00	1.40	7.82	16.36
51	INVESTMENT SECURITIES	.01	.13	3.02	13.61	24.46
52	TOTAL LOANS, NET OF UNEARNED DISC.	60.20	68.24	86.56	99.17	99.84
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	.00	2.46	12.55	39.86
54	MEMO: REAL ESTATE LOANS	.00	.00	1.62	24.87	34.28
55	MEMO: PERSONAL LOANS	2.78	10.82	48.01	95.90	99.58
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.04	.32
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.11
58	EARNING ASSETS / AVERAGE ASSETS	89.51	91.27	95.66	97.71	99.26
59	NONINT. CASH & DUE / AVG. ASSETS	.37	1.11	2.74	4.94	6.04
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	51.15	48.53	45.99	27.84	14.01
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	25.96	51.04
62	INTERNAL CAPITAL FORMATION RATE	-7.14	6.42	11.70	14.99	30.04
63	EQUITY CAPITAL / AVERAGE ASSETS	6.12	6.71	9.44	11.43	30.02
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.25	8.03	10.45	12.52	21.36
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-75.57	1.30	23.26	50.69	185.64
66	NET INCOME (5 YR COMPOUND)	-38.05	15.95	25.93	50.69	100.16
67	AVERAGE ASSETS (1 YR)	6.77	13.40	21.44	58.99	100.37
68	AVERAGE ASSETS (5 YR COMPOUND)	10.18	11.91	13.64	48.79	105.09
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	27.38	7.13	.70	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.80	.51	.00	.00	.00

BANK ADMINISTRATION INSTITUTE

DELAWARE

MEDIANS BY RESOURCE CLASS FOR 42 BANKS IN DELAWARE

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	N/A	N/A	14 01	10 85
2	INTEREST EXPENSE*	N/A	N/A	N/A	N/A	6 90	5 06
3	NET INTEREST INCOME (FTE)	N/A	N/A	N/A	N/A	7 13	5 88
4	TRUST INCOME	N/A	N/A	N/A	N/A	00	00
5	SERVICE CHGS ON DEPOSITS	N/A	N/A	N/A	N/A	00	00
6	OTHER NONINTEREST INCOME	N/A	N/A	N/A	N/A	1 60	1 36
7	SECURITIES GAINS (LOSSES)	N/A	N/A	N/A	N/A	00	00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	N/A	N/A	1 93	1 24
9	OCCUPANCY EXPENSES*	N/A	N/A	N/A	N/A	2 [illegible]	2 [illegible]
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	N/A	N/A	2 [illegible]	2 [illegible]
11	ADJUSTMENTS	N/A	N/A	N/A	N/A	[illegible]	[illegible]
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	N/A	N/A	1 [illegible]	1 17
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	N/A	N/A	17 55	12 94
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	N/A	N/A	14 43	11 29
15	BREAK EVEN YIELD*	N/A	N/A	N/A	N/A	7 79	7 54
16	YIELD ON LOANS	N/A	N/A	N/A	N/A	15 29	12 09
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	N/A	8 91	8 39
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	N/A	N/A	7 10	7 82
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	N/A	N/A	7 25	7 17
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	N/A	N/A	N/A	2 34	1 19
21	GROSS CHARGE OFFS*	N/A	N/A	N/A	N/A	2 23	1 62
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	N/A	N/A	11 66	7 53
23	NET CHARGE OFFS*	N/A	N/A	N/A	N/A	1 42	1 07
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	N/A	N/A	2 35	3 50
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	N/A	N/A	N/A	1 11	58
26	NONACCRUAL*	N/A	N/A	N/A	N/A	00	16
27	RENEGOTIATED*	N/A	N/A	N/A	N/A	00	00
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	N/A	N/A	1 00	90
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	N/A	N/A	9 98	6 46
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	N/A	N/A	176 81	242 51
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	N/A	N/A	-45 88	-1 23
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	N/A	N/A	-2 13	-1 80
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	N/A	N/A	00	00
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	N/A	N/A	62 17	25 84
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	N/A	N/A	90 30	87 87
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	N/A	N/A	10 52	5 68
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	N/A	N/A	16 27	13 16
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	N/A	N/A	00	00
39	LOANS TO DEPOSITS	N/A	N/A	N/A	N/A	116 84	200 53
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	N/A	N/A	N/A	30	83
41	TOTAL DEMAND DEPOSITS	N/A	N/A	N/A	N/A	1 92	1 02
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	N/A	N/A	5 88	4 23
43	TIME DEPOSITS (IPC)	N/A	N/A	N/A	N/A	39 04	28 58
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	N/A	N/A	66 02	37 72
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	N/A	N/A	22 35	14 36
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	N/A	N/A	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	N/A	N/A	77 87	47 41
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	N/A	N/A	40	13 96
49	BORROWINGS*	N/A	N/A	N/A	N/A	9 36	42 73
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	N/A	N/A	N/A	00	1 40
51	INVESTMENT SECURITIES	N/A	N/A	N/A	N/A	88	2 21
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	N/A	N/A	N/A	96 42	91 35
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	N/A	N/A	00	9 23
54	MEMO: REAL ESTATE LOANS	N/A	N/A	N/A	N/A	00	2 91
55	MEMO: PERSONAL LOANS	N/A	N/A	N/A	N/A	89 73	40 18
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	N/A	N/A	00	00
57	MEMO: FOREIGN LOANS	N/A	N/A	N/A	N/A	00	00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	N/A	N/A	96 80	95 84
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	N/A	N/A	2 56	2 32
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	N/A	N/A	45 96	47 14
61	CASH DIVIDEND / NET INCOME	N/A	N/A	N/A	N/A	00	00
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	N/A	N/A	12 46	12 46
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	N/A	9 39	7 86
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	N/A	10 87	9 10
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	N/A	N/A	[illegible] 53	27 28
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	[illegible] 63	16 55
67	AVERAGE ASSETS (1 YR)	N/A	N/A	N/A	N/A	56 [illegible]	21 79
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	23 24	13 40
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	N/A	N/A	00	3 28
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	N/A	N/A	00	06

BANK ADMINISTRATION INSTITUTE

DISTRICT OF COLUMBIA

PROFIT DISTRIBUTION PROFILE 1986 DISTRICT OF COLUMBIA BASED ON 20 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	7.61	8.32	8.85	9.24	9.53
2	INTEREST EXPENSE*	5.05	4.68	4.48	5.93	5.52
3	NET INTEREST INCOME (FTE)	2.87	3.80	4.65	5.11	5.74
4	TRUST INCOME	.00	.00	.00	.11	.30
5	SERVICE CHGS. ON DEPOSITS	.18	.28	.38	.50	.91
6	OTHER NONINTEREST INCOME	.05	.09	.17	.30	.94
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.16	.26
8	SALARIES & EMPLOYEE BENEFITS*	2.82	2.28	1.90	1.39	1.17
9	OCCUPANCY EXPENSES*	1.56	1.14	.62	.80	.90
10	OTHER NONINTEREST EXPENSE*	2.26	1.59	1.13	.82	.75
11	ADJUSTMENTS	.67	.31	.17	.02	-.17
12	RETURN ON ASSETS--NET INCOME	-.58	.50	.77	.90	1.13
13	RETURN ON EQUITY--NET INCOME	-7.09	6.82	12.06	14.66	15.93
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.85	9.58	10.02	10.27	10.48
15	BREAK EVEN YIELD*	10.29	9.39	8.47	7.60	7.32
16	YIELD ON LOANS	9.08	9.87	10.71	11.73	12.40
17	YIELD ON INVESTMENT SEC. (FTE)	7.35	8.57	9.25	11.05	11.87
18	RATE ON TIME & SAVINGS DEPOSITS*	8.46	7.13	6.36	5.98	5.50
19	RATE ON TOTAL INTEREST FUNDS*	8.19	7.06	6.42	6.01	5.51
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.21	.67	.49	.32	.25
21	GROSS CHARGE OFFS*	1.64	1.03	.31	.19	.06
22	RECOVERIES / GROSS CHARGE OFFS	2.23	12.88	22.19	28.45	67.61
23	NET CHARGE OFFS*	1.34	.93	.21	.15	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.45	2.08	6.04	11.37	34.20
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.57	1.73	.59	.10	.03
26	NONACCRUAL*	1.52	1.04	.53	.18	.04
27	RENEGOTIATED*	.19	.07	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.15	2.91	1.82	.63	.07
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	24.50	19.20	12.11	5.43	.59
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	30.14	47.06	85.76	134.51	674.16
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	12.29	21.58	32.67	40.81	54.07
32	ASSETS LESS LIABILITIES 3-6 MOS	-2.48	-1.12	.52	2.21	3.95
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.15	.64	1.89	3.58	8.15
34	ASSETS LESS LIABILITIES >1 YR	6.49	15.91	23.69	31.26	42.89
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	27.18	23.96	18.07	8.54	-6.97
36	LIQUID ASSETS / LARGE LIABILITIES	30.81	47.37	64.68	97.53	137.19
37	CORE DEPOSITS / EARNING ASSETS	54.55	67.86	75.03	85.74	89.23
38	BROKERED DEPOSITS / EARNING ASSETS*	5.68	3.20	.99	.00	.00
39	LOANS TO DEPOSITS	55.00	63.12	75.36	79.34	90.12
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	14.76	19.46	22.61	24.78	31.34
41	TOTAL DEMAND DEPOSITS	18.04	25.98	34.57	38.71	55.45
42	SAVINGS DEPOSITS (IPC)	23.95	30.60	34.57	36.56	57.04
43	TIME DEPOSITS (IPC)	15.94	13.04	8.38	8.86	3.06
44	TOTAL TIME & SAVINGS DEPOSITS	37.91	43.90	50.45	65.35	70.10
45	MEMO: TIME DEPOSITS OVER 100M*	23.52	19.56	16.33	11.92	7.90
46	DEPOSITS IN FOREIGN OFFICES*	13.40	1.31	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.00	90.48	94.24	99.47	103.04
48	FED FUNDS PURCHASED & REV. REPOS*	14.70	8.04	1.60	.00	.00
49	BORROWINGS*	16.66	10.30	3.08	.98	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.87	3.59	6.59	15.22	20.05
51	INVESTMENT SECURITIES	11.12	14.60	17.61	22.09	26.46
52	TOTAL LOANS, NET OF UNEARNED DISC.	51.43	61.06	67.70	77.18	80.69
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	12.11	18.11	27.64	39.59	43.75
54	MEMO: REAL ESTATE LOANS	13.49	17.74	22.06	28.40	33.61
55	MEMO: PERSONAL LOANS	3.48	4.40	7.45	12.53	22.45
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.22
57	MEMO: FOREIGN LOANS	.00	.00	.00	.11	6.24
58	EARNING ASSETS / AVERAGE ASSETS	86.19	87.65	89.76	91.21	91.81
59	NONINT. CASH & DUE / AVG. ASSETS	5.73	5.98	7.33	8.51	9.71
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	42.61	37.01	24.39	10.94	-2.26
61	CASH DIVIDEND / NET INCOME	.00	.00	15.97	30.67	39.66
62	INTERNAL CAPITAL FORMATION RATE	-7.09	4.54	9.90	11.04	13.32
63	EQUITY CAPITAL / AVERAGE ASSETS	5.55	5.72	7.85	8.52	17.58
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.89	6.78	7.57	8.59	18.01
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-134.32	-12.58	4.19	37.48	62.57
66	NET INCOME (5 YR COMPOUND)	-.11	4.86	13.37	19.38	30.06
67	AVERAGE ASSETS (1 YR)	5.69	10.01	15.41	25.44	39.84
68	AVERAGE ASSETS (5 YR COMPOUND)	6.86	9.30	11.76	20.48	23.55
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	20.97	15.95	12.20	6.41	2.26
70	OTHER COMMITMENTS & CONTINGENCIES*	11.16	6.31	3.68	1.07	.84

BANK ADMINISTRATION INSTITUTE

DISTRICT OF COLUMBIA

MEDIANS BY RESOURCE CLASS FOR 20 BANKS IN DISTRICT OF COLUMBIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	N/A	9.27	8.99	8.32
2	INTEREST EXPENSE*	N/A	N/A	N/A	4.44	4.26	4.76
3	NET INTEREST INCOME (FTE)	N/A	N/A	N/A	5.09	4.71	3.69
4	TRUST INCOME	N/A	N/A	N/A	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	N/A	.39	.48	.36
6	OTHER NONINTEREST INCOME	N/A	N/A	N/A	.20	.19	.24
7	SECURITIES GAINS (LOSSES)	N/A	N/A	N/A	.04	.02	.17
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	N/A	2.17	1.87	1.39
9	OCCUPANCY EXPENSES*	N/A	N/A	N/A	.77	.97	.53
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	N/A	1.51	.88	.87
11	ADJUSTMENTS	N/A	N/A	N/A	.17	.33	.14
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	N/A	.68	.91	.81
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	N/A	9.29	14.51	14.24
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	N/A	10.35	10.16	9.58
15	BREAK EVEN YIELD*	N/A	N/A	N/A	9.10	7.84	7.60
16	YIELD ON LOANS	N/A	N/A	N/A	11.73	10.12	9.57
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	8.57	11.29	10.40
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	N/A	6.48	5.96	7.17
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	N/A	6.44	5.94	7.10
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	N/A	N/A	.57	.34	.48
21	GROSS CHARGE OFFS*	N/A	N/A	N/A	.36	.19	.34
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	N/A	19.15	23.76	31.23
23	NET CHARGE OFFS*	N/A	N/A	N/A	.27	.14	.23
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	N/A	4.42	14.81	6.48
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	N/A	N/A	1.73	.20	.13
26	NONACCRUAL*	N/A	N/A	N/A	.78	.08	.83
27	RENEGOTIATED*	N/A	N/A	N/A	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	N/A	2.61	.47	1.46
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	N/A	17.88	3.93	14.13
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	N/A	44.07	263.59	95.59
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	N/A	32.67	36.74	21.58
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	N/A	.12	-1.19	2.21
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	N/A	2.03	2.97	2.31
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	N/A	22.49	25.83	23.34
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	N/A	15.98	18.59	21.03
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	N/A	73.11	57.65	55.25
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	N/A	79.14	79.87	69.30
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	N/A	.86	.00	1.73
39	LOANS TO DEPOSITS	N/A	N/A	N/A	66.13	78.48	76.45
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	N/A	N/A	23.28	23.36	20.26
41	TOTAL DEMAND DEPOSITS	N/A	N/A	N/A	25.80	24.69	23.85
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	N/A	41.27	50.56	36.38
43	TIME DEPOSITS (IPC)	N/A	N/A	N/A	26.17	22.33	20.97
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	N/A	61.53	65.55	51.53
45	MEMO: TIME DEPOSITS OVER $100M*	N/A	N/A	N/A	18.73	17.00	14.06
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	N/A	.00	.00	5.19
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	N/A	96.78	97.74	90.48
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	N/A	.33	3.85	11.60
49	BORROWINGS*	N/A	N/A	N/A	1.77	3.25	14.63
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	N/A	N/A	13.66	6.55	2.97
51	INVESTMENT SECURITIES	N/A	N/A	N/A	19.45	17.61	17.85
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	N/A	63.84	78.39	67.36
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	N/A	30.33	38.42	20.38
54	MEMO: REAL ESTATE LOANS	N/A	N/A	N/A	23.73	27.82	22.06
55	MEMO: PERSONAL LOANS	N/A	N/A	N/A	12.90	4.91	7.99
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	N/A	.00	.00	.00
57	MEMO: FOREIGN LOANS	N/A	N/A	N/A	.00	.00	2.49
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	N/A	90.41	89.62	89.27
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	N/A	7.33	7.97	7.34
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	N/A	30.76	34.90	14.52
61	CASH DIVIDEND / NET INCOME	N/A	N/A	N/A	7.36	32.63	22.59
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	N/A	7.98	10.34	11.04
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	7.69	6.29	5.64
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	N/A	8.45	6.89	6.58
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	N/A	-3.82	.41	24.26
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	7.45	16.36	12.37
67	AVERAGE ASSETS (1 YR)	N/A	N/A	N/A	13.95	19.49	12.90
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	9.89	21.40	11.51
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	N/A	8.39	7.57	17.95
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	N/A	2.88	3.66	6.22

BANK ADMINISTRATION INSTITUTE

FLORIDA

PROFIT DISTRIBUTION PROFILE 1986 FLORIDA BASED ON 418 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	6.19	8.35	9.18	9.93	10.51
2	INTEREST EXPENSE*	5.59	5.20	4.70	4.05	1.32
3	NET INTEREST INCOME (FTE)	3.10	3.87	4.50	5.12	5.84
4	TRUST INCOME	.00	.00	.00	.00	.06
5	SERVICE CHGS. ON DEPOSITS	.04	.22	.50	.72	1.01
6	OTHER NONINTEREST INCOME	.07	.13	.27	.49	1.90
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.17	.51
8	SALARIES & EMPLOYEE BENEFITS*	3.73	2.39	1.91	1.60	1.32
9	OCCUPANCY EXPENSES*	1.76	1.10	.74	.54	.38
10	OTHER NONINTEREST EXPENSE*	3.33	2.04	1.56	1.17	.95
11	ADJUSTMENTS	.78	.46	.15	.00	-.13
12	RETURN ON ASSETS--NET INCOME	-2.65	-.06	.78	1.26	1.67
13	RETURN ON EQUITY--NET INCOME	-14.69	-.67	8.80	16.31	21.01
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	7.38	9.49	10.48	11.22	11.84
15	BREAK EVEN YIELD*	11.98	9.98	8.91	8.05	6.92
16	YIELD ON LOANS	9.96	11.05	11.78	12.57	13.38
17	YIELD ON INVESTMENT SEC. (FTE)	6.56	7.68	8.76	10.14	11.59
18	RATE ON TIME & SAVINGS DEPOSITS*	7.44	7.02	6.62	6.25	5.71
19	RATE ON TOTAL INTEREST FUNDS*	7.42	7.00	6.60	6.22	5.59
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.07	1.28	.78	.38	.13
21	GROSS CHARGE OFFS*	1.95	1.06	.48	.14	.00
22	RECOVERIES / GROSS CHARGE OFFS	.00	5.07	14.92	28.55	48.36
23	NET CHARGE OFFS*	1.60	.86	.36	.09	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.15	1.67	4.17	9.82	25.55
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.23	1.19	.39	.08	.00
26	NONACCRUAL*	2.77	1.33	.46	.06	.00
27	RENEGOTIATED*	.02	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.19	2.65	1.11	.33	.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	33.66	16.89	7.18	.79	.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	22.51	37.23	76.90	181.36	417.86
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	6.25	13.85	23.25	35.60	47.05
32	ASSETS LESS LIABILITIES 3-6 MOS	-7.62	-4.69	-1.93	.40	3.84
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.67	.35	3.22	6.88	11.41
34	ASSETS LESS LIABILITIES >1 YR	7.49	17.91	28.24	37.70	45.00
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	24.68	14.45	6.08	-2.68	-17.28
36	LIQUID ASSETS / LARGE LIABILITIES	82.95	59.64	105.88	197.97	410.97
37	CORE DEPOSITS / EARNING ASSETS	51.54	72.08	85.79	94.05	98.12
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	30.28	51.51	62.91	72.01	78.84
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.42	12.35	16.96	21.40	27.40
41	TOTAL DEMAND DEPOSITS	8.41	13.83	19.04	24.65	31.72
42	SAVINGS DEPOSITS (IPC)	18.29	30.42	39.73	46.63	52.97
43	TIME DEPOSITS (IPC)	10.40	25.90	34.52	43.54	53.72
44	TOTAL TIME & SAVINGS DEPOSITS	40.91	59.77	68.08	74.39	78.68
45	MEMO: TIME DEPOSITS OVER 100M*	27.60	17.78	11.27	5.30	1.55
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	72.68	93.64	99.50	103.15	106.45
48	FED FUNDS PURCHASED & REV. REPOS*	5.46	1.64	.00	.00	.00
49	BORROWINGS*	6.57	2.35	.55	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.84	4.50	8.19	15.78	30.86
51	INVESTMENT SECURITIES	8.22	15.31	22.99	32.71	48.21
52	TOTAL LOANS, NET OF UNEARNED DISC.	19.60	46.26	62.32	71.76	78.97
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.76	5.84	11.01	17.90	25.75
54	MEMO: REAL ESTATE LOANS	4.97	15.84	28.59	37.96	47.99
55	MEMO: PERSONAL LOANS	1.77	6.59	12.42	19.21	26.22
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.58	2.52
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	82.04	86.18	80.09	91.00	92.71
59	NONINT. CASH & DUE / AVG. ASSETS	3.69	4.95	6.35	8.00	10.10
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.10	35.06	19.53	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	29.23	64.55
62	INTERNAL CAPITAL FORMATION RATE	-15.57	-2.27	5.77	11.87	15.92
63	EQUITY CAPITAL / AVERAGE ASSETS	5.53	6.30	7.83	11.89	31.79
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.19	7.00	8.28	12.47	31.86
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-133.03	-21.16	8.34	39.95	147.44
66	NET INCOME (5 YR COMPOUND)	-11.93	3.02	14.24	26.50	45.84
67	AVERAGE ASSETS (1 YR)	2.75	9.08	15.81	30.98	78.63
68	AVERAGE ASSETS (5 YR COMPOUND)	6.34	10.13	14.42	22.31	31.73
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.60	5.55	1.48	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.41	1.20	.43	.05	.00

BANK ADMINISTRATION INSTITUTE

FLORIDA

MEDIANS BY RESOURCE CLASS FOR 416 BANKS IN FLORIDA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	5.13	9.05	9.28	9.01	9.71	9.12
2	INTEREST EXPENSE*	.00	4.54	4.68	4.91	4.89	4.78
3	NET INTEREST INCOME (FTE)	4.48	4.29	4.59	4.20	5.00	4.66
4	TRUST INCOME	.00	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.00	.64	.57	.50	.47	.46
6	OTHER NONINTEREST INCOME	.22	.16	.21	.26	.28	.50
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.02	.01	.02
8	SALARIES & EMPLOYEE BENEFITS*	12.37	2.22	2.04	1.84	1.70	1.58
9	OCCUPANCY EXPENSES*	.4.05	.96	.77	.70	.56	.58
10	OTHER NONINTEREST EXPENSE*	8.41	1.68	1.45	1.36	1.46	1.68
11	ADJUSTMENTS	.00	.00	.20	.20	.27	.18
12	RETURN ON ASSETS--NET INCOME	-3.15	.19	.72	.92	1.07	.96
13	RETURN ON EQUITY--NET INCOME	-5.56	1.11	7.85	11.28	16.01	16.41
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	6.90	10.33	10.65	10.27	10.93	11.16
15	BREAK EVEN YIELD*	11.77	9.74	9.30	8.86	8.49	8.42
16	YIELD ON LOANS	6.00	10.24	10.39	11.78	11.44	11.26
17	YIELD ON INVESTMENT SEC. (FTE)	7.31	8.21	8.29	8.69	8.63	8.99
18	RATE ON TIME & SAVINGS DEPOSITS*	2.80	6.69	6.78	6.65	6.53	6.56
19	RATE ON TOTAL INTEREST FUNDS*	2.81	6.67	6.74	6.65	6.53	6.56
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.28	.89	.78	.84	.63	.87
21	GROSS CHARGE OFFS*	.00	.25	.46	.68	.47	.73
22	RECOVERIES / GROSS CHARGE OFFS	N/A	8.37	12.05	17.78	16.24	16.78
23	NET CHARGE OFFS*	.00	.18	.30	.48	.40	.59
24	EARNINGS COVERAGE OF NET CHARGE OFFS	7.57	2.59	5.61	2.79	6.24	4.01
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.00	.24	.50	.60	.43	.26
26	NONACCRUAL*	.00	.09	.23	.53	.73	.88
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	.00	.75	1.28	1.62	1.20	1.15
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	3.01	8.03	10.21	10.11	11.84
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	30.38	63.91	76.90	62.98	86.88	107.26
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	41.24	26.80	27.12	22.82	19.52	16.86
32	ASSETS LESS LIABILITIES 3-6 MOS	2.31	3.22	2.89	2.45	-1.87	-2.08
33	ASSETS LESS LIABILITIES 6-12 MOS	3.14	3.17	5.09	5.30	4.02	3.37
34	ASSETS LESS LIABILITIES >1 YR	6.51	24.15	27.85	27.49	34.09	32.04
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-39.59	7.81	7.92	8.14	7.21	13.46
36	LIQUID ASSETS / LARGE LIABILITIES	462.05	84.10	87.05	97.28	105.51	91.66
37	CORE DEPOSITS / EARNING ASSETS	.29	80.59	86.12	88.11	91.62	91.99
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	26.61	60.93	63.39	63.16	65.89	72.31
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	.00	16.22	18.35	17.35	18.00	18.29
41	TOTAL DEMAND DEPOSITS	.19	18.27	20.36	19.78	20.07	22.99
42	SAVINGS DEPOSITS (IPC)	.00	36.21	38.74	42.62	44.20	42.89
43	TIME DEPOSITS (IPC)	.00	38.18	38.22	38.31	34.52	31.95
44	TOTAL TIME & SAVINGS DEPOSITS	.00	68.41	70.48	70.41	69.08	66.97
45	MEMO: TIME DEPOSITS OVER 100M*	.00	13.38	14.59	13.00	8.58	6.78
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	.29	97.54	100.67	101.62	100.51	99.21
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.38	6.19
49	BORROWINGS*	.00	.00	.31	.66	1.96	7.12
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	18.82	16.52	10.07	7.38	6.02	4.46
51	INVESTMENT SECURITIES	33.49	19.68	22.12	22.23	24.95	21.22
52	TOTAL LOANS, NET OF UNEARNED DISC.	.00	57.16	65.22	64.73	66.99	72.33
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	12.23	13.30	11.98	10.13	12.93
54	MEMO: REAL ESTATE LOANS	.00	24.74	29.17	30.71	35.10	32.09
55	MEMO: PERSONAL LOANS	.00	12.48	13.73	12.75	13.14	18.65
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.00	.08
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.03
58	EARNING ASSETS / AVERAGE ASSETS	83.14	88.62	88.15	89.44	90.01	88.02
59	NONINT. CASH & DUE / AVG. ASSETS	4.32	6.32	6.87	6.15	6.21	8.04
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	46.09	.00	21.27	18.29	22.78	17.68
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	24.51	28.93
62	INTERNAL CAPITAL FORMATION RATE	-5.56	.92	5.56	7.11	10.47	11.88
63	EQUITY CAPITAL / AVERAGE ASSETS	88.01	11.70	8.49	7.28	6.58	5.99
64	PRIMARY CAPITAL / AVERAGE ASSETS	88.01	12.31	8.94	7.81	6.97	6.07
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-10.75	2.82	10.81	3.93	18.05	23.23
66	NET INCOME (5 YR COMPOUND)	N/A	9.60	11.07	9.25	16.30	23.46
67	AVERAGE ASSETS (1 YR)	5.94	23.36	17.12	14.42	16.70	23.78
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	10.55	11.43	15.33	15.11	30.19
	OFF BALANCE SHEET COMMIT-MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.26	.00	2.31	4.12	9.15
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.12	.40	.75	.74	1.82

BANK ADMINISTRATION INSTITUTE

GEORGIA

PROFIT DISTRIBUTION PROFILE 1986 GEORGIA BASED ON 365 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.93	9.44	9.93	10.41	10.97
2	INTEREST EXPENSE*	6.20	5.78	5.32	4.88	4.42
3	NET INTEREST INCOME (FTE)	3.68	4.11	4.51	5.10	5.69
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.19	.44	.60	.74	.93
6	OTHER NONINTEREST INCOME	.00	.19	.39	.41	.59
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.07	.27
8	SALARIES & EMPLOYEE BENEFITS*	2.50	2.15	1.84	1.58	1.36
9	OCCUPANCY EXPENSES*	.88	.70	.51	.37	.27
10	OTHER NONINTEREST EXPENSE*	1.62	1.49	1.23	1.04	.86
11	ADJUSTMENTS	.64	.40	.18	.03	-.08
12	RETURN ON ASSETS--NET INCOME	.31	.88	1.29	1.61	1.88
13	RETURN ON EQUITY--NET INCOME	3.82	9.89	14.37	17.95	20.95
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.10	10.65	11.23	11.70	12.35
15	BREAK EVEN YIELD*	10.09	9.51	8.90	8.37	7.76
16	YIELD ON LOANS	11.28	12.07	12.71	13.57	14.30
17	YIELD ON INVESTMENT SEC. (FTE)	7.66	8.21	8.88	9.60	11.04
18	RATE ON TIME & SAVINGS DEPOSITS*	3.05	7.74	7.36	7.10	6.82
19	RATE ON TOTAL INTEREST FUNDS*	8.021	7.74	7.36	7.07	6.76
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.68	1.10	.67	.39	.19
21	GROSS CHARGE OFFS*	2.05	1.23	.61	.31	.13
22	RECOVERIES / GROSS CHARGE OFFS	5.54	12.81	25.00	41.67	73.38
23	NET CHARGE OFFS*	1.56	.94	.47	.16	.03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.43	2.78	5.65	12.04	30.47
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.94	1.21	.61	.24	.06
26	NONACCRUAL*	1.48	.74	.25	.01	.00
27	RENEGOTIATED*	.04	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.08	2.02	1.08	.49	.13
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	19.54	12.15	6.80	2.66	.58
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	34.30	55.25	91.61	178.51	483.01
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-4.09	-9.42	15.14	24.29	32.99
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.89	-2.34	-.11	2.16	4.93
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.31	.14	3.15	6.06	9.06
34	ASSETS LESS LIABILITIES >1 YR.	10.25	17.69	25.52	33.82	39.49
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	20.24	12.31	5.21	-2.43	-10.55
36	LIQUID ASSETS / LARGE LIABILITIES	41.95	65.13	103.06	181.45	299.91
37	CORE DEPOSITS / EARNING ASSETS	72.79	81.15	87.25	91.75	96.12
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	45.84	55.57	64.35	71.82	76.86
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.96	12.88	16.27	19.64	22.95
41	TOTAL DEMAND DEPOSITS	11.94	15.16	18.90	23.02	27.05
42	SAVINGS DEPOSITS (IPC)	19.18	24.68	29.52	34.31	39.41
43	TIME DEPOSITS (IPC)	32.46	41.61	48.67	56.17	61.61
44	TOTAL TIME & SAVINGS DEPOSITS	58.50	65.77	69.98	74.11	77.82
45	MEMO: TIME DEPOSITS OVER 100M*	21.61	15.59	10.39	6.63	3.72
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.40	95.13	98.11	100.81	103.57
48	FED FUNDS PURCHASED & REV. REPOS*	2.35	1.28	.00	.00	.00
49	BORROWINGS*	4.55	1.18	.11	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.26	4.00	6.88	11.68	19.10
51	INVESTMENT SECURITIES	11.51	18.23	24.92	33.43	43.33
52	TOTAL LOANS, NET OF UNEARNED DISC.	43.49	54.20	63.14	71.02	77.97
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	13.88	9.13	9.86	15.62	22.77
54	MEMO: REAL ESTATE LOANS	12.42	17.28	25.49	31.52	40.59
55	MEMO: PERSONAL LOANS	10.07	13.53	18.31	23.36	30.37
56	MEMO: AGRICULTURAL LOANS	.00	.11	.78	3.88	9.12
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.44	88.51	90.38	91.96	93.27
59	NONINT. CASH & DUE / AVG. ASSETS	3.88	4.78	6.06	7.51	10.14
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	33.27	23.40	13.52	3.83	-1.94
61	CASH DIVIDEND / NET INCOME	.00	9.07	24.53	43.14	72.15
62	INTERNAL CAPITAL FORMATION RATE	-3.15	5.82	9.46	12.83	15.99
63	EQUITY CAPITAL / AVERAGE ASSETS	6.55	7.53	8.54	10.54	13.24
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.17	8.09	9.20	11.24	13.75
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-42.18	-10.23	4.62	20.96	63.90
66	NET INCOME (5 YR COMPOUND)	-7.48	1.55	10.43	18.44	35.33
67	AVERAGE ASSETS (1 YR)	3.16	5.61	11.77	18.40	30.04
68	AVERAGE ASSETS (5 YR COMPOUND)	6.16	8.52	11.69	15.79	20.25
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.32	2.61	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.35	.59	.14	.00	.00

BANK ADMINISTRATION INSTITUTE

GEORGIA

MEDIANS BY RESOURCE CLASS FOR 365 BANKS IN GEORGIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	10.09	9.93	9.79	10.07	10.10	8.90
2	INTEREST EXPENSE*	4.80	5.30	5.48	5.37	4.98	4.85
3	NET INTEREST INCOME (FTE)	5.18	4.51	4.34	4.48	5.10	4.31
4	TRUST INCOME	.00	.00	.00	.00	.01	.17
5	SERVICE CHGS. ON DEPOSITS	.62	.68	.57	.58	.63	.53
6	OTHER NONINTEREST INCOME	.28	.28	.28	.29	.30	.57
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.01	.00	.02
8	SALARIES & EMPLOYEE BENEFITS*	2.37	2.00	1.79	1.80	1.76	1.80
9	OCCUPANCY EXPENSES*	.60	.47	.49	.56	.49	.66
10	OTHER NONINTEREST EXPENSE*	1.47	1.36	1.17	1.15	1.21	1.33
11	ADJUSTMENTS	.13	.11	.20	.22	.25	.03
12	RETURN ON ASSETS--NET INCOME	1.23	1.08	1.26	1.38	1.48	.80
13	RETURN ON EQUITY--NET INCOME	9.89	11.56	13.78	16.86	18.72	15.82
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.26	11.26	11.04	11.21	11.60	10.88
15	BREAK EVEN YIELD*	9.32	9.29	8.98	8.78	8.35	8.07
16	YIELD ON LOANS	13.91	13.28	12.68	12.62	11.98	11.04
17	YIELD ON INVESTMENT SEC. (FTE)	8.96	8.93	8.76	8.64	11.00	11.56
18	RATE ON TIME & SAVINGS DEPOSITS*	7.39	7.39	7.43	7.40	7.13	7.18
19	RATE ON TOTAL INTEREST FUNDS*	7.29	7.36	7.42	7.40	7.11	6.98
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.69	.65	.67	.53	.73	1.05
21	GROSS CHARGE OFFS*	.97	.95	.66	.42	.57	.97
22	RECOVERIES / GROSS CHARGE OFFS	29.97	30.39	21.24	26.69	21.02	13.89
23	NET CHARGE OFFS*	.52	.49	.48	.32	.47	.82
24	EARNINGS COVERAGE OF NET CHARGE OFFS	4.03	4.76	6.45	6.67	6.80	3.61
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.87	.94	.69	.47	.39	.45
26	NONACCRUAL*	.00	.23	.24	.32	.26	.90
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.02
28	TOTAL CLASSIFIED LOANS*	.99	1.40	1.16	1.02	.67	1.35
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.46	8.11	6.84	6.25	5.01	12.80
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	92.42	71.70	88.54	92.48	160.72	107.04
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	23.10	14.69	14.50	15.37	19.79	18.16
32	ASSETS LESS LIABILITIES 3-6 MOS.	-.65	.41	-.33	-.46	.67	-.99
33	ASSETS LESS LIABILITIES 6-12 MOS.	.63	4.23	2.84	2.15	4.28	1.75
34	ASSETS LESS LIABILITIES >1 YR	21.15	22.43	24.79	28.06	28.85	24.43
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-1.87	.22	4.66	7.76	7.65	25.81
36	LIQUID ASSETS / LARGE LIABILITIES	249.42	149.31	101.57	89.29	100.57	49.35
37	CORE DEPOSITS / EARNING ASSETS	90.45	88.46	86.33	88.55	85.89	70.84
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	60.09	62.55	62.73	67.40	69.62	81.07
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	15.21	15.35	14.91	16.81	19.98	22.09
41	TOTAL DEMAND DEPOSITS	22.97	17.33	17.32	19.45	22.18	26.48
42	SAVINGS DEPOSITS (IPC)	26.14	27.45	27.62	30.01	34.60	29.38
43	TIME DEPOSITS (IPC)	43.15	52.28	51.90	47.62	41.15	27.37
44	TOTAL TIME & SAVINGS DEPOSITS	65.12	71.63	70.68	70.16	66.82	51.71
45	MEMO: TIME DEPOSITS OVER 100M*	4.23	8.86	11.22	10.41	11.08	11.83
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.38
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	97.02	98.22	98.27	98.38	97.69	84.87
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.09	19.60
49	BORROWINGS*	.00	.00	.04	.47	2.17	20.61
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	16.24	8.59	7.54	5.49	4.16	6.36
51	INVESTMENT SECURITIES	19.91	25.67	26.11	24.81	24.76	18.69
52	TOTAL LOANS NET OF UNEARNED DISC.	55.85	60.56	62.00	66.70	67.65	71.84
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.45	7.65	9.51	11.06	14.38	22.07
54	MEMO: REAL ESTATE LOANS	16.08	23.82	25.64	28.09	25.96	22.05
55	MEMO: PERSONAL LOANS	19.07	18.88	17.07	17.73	19.14	16.79
56	MEMO: AGRICULTURAL LOANS	3.04	2.20	1.56	.30	.08	.12
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.24
58	EARNING ASSETS / AVERAGE ASSETS	88.56	89.96	90.73	90.96	89.92	86.32
59	NONINT. CASH & DUE / AVG. ASSETS	7.81	6.13	5.55	5.71	6.81	9.58
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	15.20	11.26	15.13	13.77	15.62	11.70
61	CASH DIVIDEND / NET INCOME	12.21	19.62	22.20	29.83	36.51	30.00
62	INTERNAL CAPITAL FORMATION RATE	8.14	7.77	9.56	11.72	11.53	9.21
63	EQUITY CAPITAL / AVERAGE ASSETS	11.50	9.66	8.56	8.05	8.11	5.52
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.41	10.14	9.19	8.81	8.79	6.26
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	9.30	-.97	4.77	9.58	6.58	1.53
66	NET INCOME (5 YR COMPOUND)	5.62	2.55	7.58	15.05	17.64	19.40
67	AVERAGE ASSETS (1 YR)	8.82	8.92	11.19	13.25	15.81	18.79
68	AVERAGE ASSETS (5 YR COMPOUND)	9.39	9.11	10.01	13.23	16.03	19.30
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.39	3.98	15.22
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.16	.22	.61	3.03

BANK ADMINISTRATION INSTITUTE

HAWAII

PROFIT DISTRIBUTION PROFILE 1986 HAWAII BASED ON 22 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.92	9.19	10.87	12.81	15.80
2	INTEREST EXPENSE*	6.82	6.54	5.94	4.71	4.67
3	NET INTEREST INCOME (FTE)	3.90	4.47	5.15	6.82	8.85
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.00	.00	.03	.31	.55
6	OTHER NONINTEREST INCOME	.17	.33	.57	.92	1.31
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.07	.33
8	SALARIES & EMPLOYEE BENEFITS*	3.91	3.22	2.19	1.80	1.65
9	OCCUPANCY EXPENSES*	1.72	1.18	.88	.54	.49
10	OTHER NONINTEREST EXPENSE*	3.06	2.47	1.69	1.18	1.01
11	ADJUSTMENTS	.00	.00	.00	.16	.09
12	RETURN ON ASSETS--NET INCOME	.55	.90	.94	1.12	1.26
13	RETURN ON EQUITY--NET INCOME	4.82	6.65	8.76	11.90	16.21
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.07	10.52	11.86	13.57	16.50
15	BREAK EVEN YIELD*	15.18	12.52	9.80	9.04	8.48
16	YIELD ON LOANS	10.95	11.74	13.02	15.20	18.62
17	YIELD ON INVESTMENT SEC. (FTE)	5.99	9.45	9.90	10.46	11.14
18	RATE ON TIME & SAVINGS DEPOSITS*	8.35	7.82	7.10	6.57	6.34
19	RATE ON TOTAL INTEREST FUNDS*	8.33	7.86	7.35	6.59	6.36
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	3.34	1.06	.60	.37	.15
21	GROSS CHARGE OFFS*	3.05	1.79	.63	.32	.22
22	RECOVERIES / GROSS CHARGE OFFS	4.73	15.63	20.77	45.64	66.67
23	NET CHARGE OFFS*	2.42	1.18	.44	.25	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.88	1.76	3.34	6.58	12.10
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.05	1.89	1.24	.28	.12
26	NONACCRUAL*	5.98	4.40	2.21	.97	.48
27	RENEGOTIATED*	.15	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.82	6.27	4.32	2.82	1.69
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	42.96	36.44	30.96	19.18	10.69
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	22.93	29.83	38.36	58.39	84.68
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3.41	.94	12.25	18.43	23.25
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.98	-6.33	-2.81	.28	2.01
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.94	.12	1.18	4.04	5.90
34	ASSETS LESS LIABILITIES >1 YR.	25.46	27.90	35.23	42.01	48.70
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	24.75	14.90	.13	-7.71	-14.06
36	LIQUID ASSETS / LARGE LIABILITIES	7.39	25.38	42.63	73.14	103.59
37	CORE DEPOSITS / EARNING ASSETS	65.43	77.00	84.26	89.92	95.25
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	61.61	67.28	84.24	96.19	106.37
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	.00	.00	.14	20.09	21.54
41	TOTAL DEMAND DEPOSITS	.00	.00	.21	21.61	24.50
42	SAVINGS DEPOSITS (IPC)	20.11	26.90	36.76	42.95	50.04
43	TIME DEPOSITS (IPC)	26.46	35.19	42.09	52.49	70.78
44	TOTAL TIME & SAVINGS DEPOSITS	57.64	66.45	73.44	84.92	91.28
45	MEMO: TIME DEPOSITS OVER 100M*	25.14	17.86	7.03	2.95	1.20
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	82.85	86.37	96.78	101.94	102.98
48	FED FUNDS PURCHASED & REV. REPOS*	.38	.00	.00	.00	.00
49	BORROWINGS*	8.48	3.53	1.27	.27	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.00	.00	.68	5.97	10.95
51	INVESTMENT SECURITIES	.00	.00	.38	18.66	22.37
52	TOTAL LOANS, NET OF UNEARNED DISC.	61.22	68.95	77.05	84.98	91.43
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.32	9.59	11.23	20.87	27.07
54	MEMO: REAL ESTATE LOANS	20.36	28.28	34.86	56.63	81.21
55	MEMO: PERSONAL LOANS	3.99	7.04	15.24	24.04	37.82
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	1.03
58	EARNING ASSETS / AVERAGE ASSETS	83.86	87.89	90.19	94.76	97.16
59	NONINT. CASH & DUE / AVG. ASSETS	.83	1.16	2.44	7.02	8.31
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.97	40.18	29.23	19.12	12.97
61	CASH DIVIDEND / NET INCOME	.00	.00	9.22	31.90	43.35
62	INTERNAL CAPITAL FORMATION RATE	-2.90	5.29	6.93	9.60	11.86
63	EQUITY CAPITAL / AVERAGE ASSETS	5.77	6.15	10.47	13.41	20.21
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.45	7.44	11.67	15.17	21.36
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-17.60	11.76	26.34	108.63	171.27
66	NET INCOME (5 YR COMPOUND)	N/A	3.68	12.45	14.69	N/A
67	AVERAGE ASSETS (1 YR)	1.67	5.80	9.41	13.58	14.40
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	3.90	6.37	9.59	N/A
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	14.71	9.63	2.48	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.25	1.03	.15	.00	.00

BANK ADMINISTRATION INSTITUTE

HAWAII

MEDIANS BY RESOURCE CLASS FOR 22 BANKS IN HAWAII

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	15.34	11.21	N/A	N/A	10.53	8.94
2	INTEREST EXPENSE*	6.42	6.74	N/A	N/A	5.33	4.71
3	NET INTEREST INCOME (FTE)	8.52	5.99	N/A	N/A	5.21	4.19
4	TRUST INCOME	.00	.00	N/A	N/A	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.00	.00	N/A	N/A	.17	.30
6	OTHER NONINTEREST INCOME	.61	.21	N/A	N/A	.48	.98
7	SECURITIES GAINS (LOSSES)	.00	.00	N/A	N/A	.09	.00
8	SALARIES & EMPLOYEE BENEFITS*	3.74	1.63	N/A	N/A	2.19	1.79
9	OCCUPANCY EXPENSES*	1.26	.70	N/A	N/A	.92	.58
10	OTHER NONINTEREST EXPENSE*	2.90	1.79	N/A	N/A	1.37	.99
11	ADJUSTMENTS	.43	.46	N/A	N/A	.54	.26
12	RETURN ON ASSETS--NET INCOME	1.02	1.15	N/A	N/A	.74	.91
13	RETURN ON EQUITY--NET INCOME	5.37	8.88	N/A	N/A	7.99	16.21
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	16.50	12.89	N/A	N/A	11.28	10.07
15	BREAK EVEN YIELD*	15.98	11.66	N/A	N/A	9.56	8.01
16	YIELD ON LOANS	18.62	14.68	N/A	N/A	12.07	10.95
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	N/A	N/A	10.04	10.20
18	RATE ON TIME & SAVINGS DEPOSITS*	8.35	7.92	N/A	N/A	6.74	6.47
19	RATE ON TOTAL INTEREST FUNDS*	8.33	7.71	N/A	N/A	6.76	6.75
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.34	.14	N/A	N/A	.91	.49
21	GROSS CHARGE OFFS*	.96	.08	N/A	N/A	.70	.45
22	RECOVERIES / GROSS CHARGE OFFS	15.13	N/A	N/A	N/A	18.62	49.03
23	NET CHARGE OFFS*	.23	.06	N/A	N/A	.56	.23
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.91	3.31	N/A	N/A	3.56	9.73
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.98	.21	N/A	N/A	.61	1.44
26	NONACCRUAL*	.62	4.65	N/A	N/A	2.83	1.49
27	RENEGOTIATED*	.00	.00	N/A	N/A	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.58	5.51	N/A	N/A	4.38	2.86
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	31.00	39.20	N/A	N/A	34.29	23.62
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	40.85	23.04	N/A	N/A	31.60	50.69
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	.94	5.95	N/A	N/A	11.70	12.76
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.15	-2.57	N/A	N/A	-2.81	1.75
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.64	2.37	N/A	N/A	2.49	1.88
34	ASSETS LESS LIABILITIES >1 YR.	48.70	27.72	N/A	N/A	34.35	30.91
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-14.06	-8.27	N/A	N/A	18.86	4.19
36	LIQUID ASSETS / LARGE LIABILITIES	37.57	41.26	N/A	N/A	52.85	70.85
37	CORE DEPOSITS / EARNING ASSETS	90.82	91.53	N/A	N/A	78.86	76.05
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	N/A	N/A	.00	.00
39	LOANS TO DEPOSITS	88.81	88.47	N/A	N/A	77.78	64.01
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	.00	.01	N/A	N/A	10.46	17.43
41	TOTAL DEMAND DEPOSITS	.00	.02	N/A	N/A	12.16	19.14
42	SAVINGS DEPOSITS (IPC)	37.61	25.68	N/A	N/A	36.20	37.98
43	TIME DEPOSITS (IPC)	52.13	67.83	N/A	N/A	36.22	38.34
44	TOTAL TIME & SAVINGS DEPOSITS	83.08	90.34	N/A	N/A	69.69	66.45
45	MEMO: TIME DEPOSITS OVER 100M*	4.00	2.05	N/A	N/A	14.55	20.78
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	N/A	N/A	.00	3.40
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.71	93.51	N/A	N/A	92.26	100.75
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	N/A	N/A	.00	.63
49	BORROWINGS*	.08	.04	N/A	N/A	1.94	1.50
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	.00	.00	N/A	N/A	5.34	3.54
51	INVESTMENT SECURITIES	.00	.20	N/A	N/A	19.36	18.16
52	TOTAL LOANS, NET OF UNEARNED DISC.	82.57	82.72	N/A	N/A	70.75	64.16
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.22	.05	N/A	N/A	13.37	15.72
54	MEMO: REAL ESTATE LOANS	34.01	78.88	N/A	N/A	48.14	26.41
55	MEMO: PERSONAL LOANS	37.82	4.78	N/A	N/A	7.04	14.15
56	MEMO: AGRICULTURAL LOANS	.00	.00	N/A	N/A	.00	.05
57	MEMO: FOREIGN LOANS	.00	.00	N/A	N/A	.00	.06
58	EARNING ASSETS / AVERAGE ASSETS	85.93	87.83	N/A	N/A	90.89	89.27
59	NONINT. CASH & DUE / AVG. ASSETS	1.68	1.20	N/A	N/A	3.97	6.56
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	21.38	36.43	N/A	N/A	36.41	23.06
61	CASH DIVIDEND / NET INCOME	.00	6.21	N/A	N/A	19.29	31.97
62	INTERNAL CAPITAL FORMATION RATE	5.29	8.39	N/A	N/A	9.39	1.04
63	EQUITY CAPITAL / AVERAGE ASSETS	19.10	11.25	N/A	N/A	9.07	5.90
64	PRIMARY CAPITAL / AVERAGE ASSETS	20.22	12.05	N/A	N/A	9.99	6.65
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	54.92	94.51	N/A	N/A	21.85	21.70
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	3.68	13.20
67	AVERAGE ASSETS (1 YR)	9.36	10.72	N/A	N/A	5.72	12.38
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	3.62	9.70
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	1.73	N/A	N/A	5.83	14.71
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	N/A	N/A	.56	1.85

BANK ADMINISTRATION INSTITUTE

IDAHO

PROFIT DISTRIBUTION PROFILE 1986 IDAHO BASED ON 24 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.85	9.45	9.93	10.31	10.75
2	INTEREST EXPENSE*	5.79	5.66	5.09	5.03	5.13
3	NET INTEREST INCOME (FTE)	3.66	3.99	4.55	5.10	5.74
4	TRUST INCOME	.00	.00	.00	.06	.17
5	SERVICE CHGS. ON DEPOSITS	.36	.46	.57	.70	.78
6	OTHER NONINTEREST INCOME	.17	.22	.31	.58	.69
7	SECURITIES GAINS (LOSSES)	.00	.00	.09	.31	.88
8	SALARIES & EMPLOYEE BENEFITS*	2.81	2.45	2.15	1.69	1.55
9	OCCUPANCY EXPENSES*	1.00	.82	.63	.47	.26
10	OTHER NONINTEREST EXPENSE*	2.10	1.91	1.62	1.08	.90
11	ADJUSTMENTS	.46	.22	.02	.00	-.43
12	RETURN ON ASSETS--NET INCOME	-2.25	-.65	.42	.79	.98
13	RETURN ON EQUITY--NET INCOME	-22.03	-8.43	7.04	10.52	13.47
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.27	10.52	11.07	11.33	12.02
15	BREAK EVEN YIELD*	11.59	10.70	9.66	8.85	8.23
16	YIELD ON LOANS	11.24	11.69	12.02	12.76	13.78
17	YIELD ON INVESTMENT SEC. (FTE)	7.59	8.10	8.95	9.85	10.31
18	RATE ON TIME & SAVINGS DEPOSITS*	7.34	7.17	6.99	6.69	6.55
19	RATE ON TOTAL INTEREST FUNDS*	7.30	7.18	6.95	6.74	6.50
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	4.00	2.30	1.19	.78	.58
21	GROSS CHARGE OFFS*	3.68	2.55	1.25	.77	.30
22	RECOVERIES / GROSS CHARGE OFFS	3.91	6.88	15.63	19.94	23.40
23	NET CHARGE OFFS*	3.21	1.98	1.07	.64	.26
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.44	.78	1.97	2.96	6.34
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.03	3.01	1.09	.71	.48
26	NONACCRUAL*	4.05	3.18	2.07	.85	.46
27	RENEGOTIATED*	.06	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.46	6.73	3.13	1.98	1.89
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	72.60	50.73	27.29	14.75	10.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	18.25	20.08	44.46	55.68	74.96
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	11.15	14.26	22.96	29.31	37.36
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8.80	-7.04	-4.91	-3.76	-1.28
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.59	-1.87	-.44	.48	3.01
34	ASSETS LESS LIABILITIES >1 YR	17.30	19.72	25.59	30.43	32.17
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	17.30	11.85	7.31	.74	-2.01
36	LIQUID ASSETS / LARGE LIABILITIES	30.67	53.37	75.00	127.03	185.40
37	CORE DEPOSITS / EARNING ASSETS	76.10	82.58	86.40	92.21	94.85
38	BROKERED DEPOSITS / EARNING ASSETS*	.29	.00	.00	.00	.00
39	LOANS TO DEPOSITS	57.04	61.99	73.49	78.03	82.75
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	11.31	12.03	13.78	16.01	17.88
41	TOTAL DEMAND DEPOSITS	13.42	13.91	15.31	18.63	19.81
42	SAVINGS DEPOSITS (IPC)	29.70	31.55	35.88	41.74	47.12
43	TIME DEPOSITS (IPC)	37.13	40.72	45.56	50.05	53.02
44	TOTAL TIME & SAVINGS DEPOSITS	64.33	67.11	71.51	76.78	79.64
45	MEMO: TIME DEPOSITS OVER 100M*	21.15	15.46	10.53	6.21	4.98
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.39	93.39	98.29	102.60	105.33
48	FED FUNDS PURCHASED & REV. REPOS*	6.34	5.08	1.27	.00	.00
49	BORROWINGS*	8.80	6.12	1.76	.60	.13
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.06	2.98	4.58	7.27	8.30
51	INVESTMENT SECURITIES	6.35	12.59	19.78	26.64	31.49
52	TOTAL LOANS, NET OF UNEARNED DISC.	58.89	61.30	69.70	77.52	82.51
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	13.30	14.99	21.74	31.72	40.19
54	MEMO: REAL ESTATE LOANS	8.06	11.37	15.28	19.70	25.17
55	MEMO: PERSONAL LOANS	7.98	9.41	12.15	17.10	21.55
56	MEMO: AGRICULTURAL LOANS	.35	2.44	9.45	22.04	33.45
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.94	87.56	89.37	91.43	92.56
59	NONINT. CASH & DUE / AVG. ASSETS	4.51	4.93	5.71	7.05	7.47
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	48.37	38.75	19.84	1.39	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	7.73	25.30	40.76
62	INTERNAL CAPITAL FORMATION RATE	-22.03	-9.93	4.58	.78	9.01
63	EQUITY CAPITAL / AVERAGE ASSETS	5.72	6.09	6.77	9.29	11.55
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.71	7.05	7.62	10.19	12.34
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-472.92	-30.02	6.56	23.52	85.25
66	NET INCOME (5 YR COMPOUND)	-24.67	-13.67	4.93	14.05	19.43
67	AVERAGE ASSETS (1 YR)	-5.59	-2.03	1.37	10.55	21.89
68	AVERAGE ASSETS (5 YR COMPOUND)	.77	4.34	6.51	9.85	15.89
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.93	8.64	4.03	.32	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.39	.94	.46	.23	.02

BANK ADMINISTRATION INSTITUTE

IDAHO

MEDIANS BY RESOURCE CLASS FOR 24 BANKS IN IDAHO

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	8.69	10.30	9.95	10.00	9.41
2	INTEREST EXPENSE*	N/A	5.42	5.77	5.39	4.93	5.40
3	NET INTEREST INCOME (FTE)	N/A	3.69	4.79	4.45	4.96	4.10
4	TRUST INCOME	N/A	.00	.00	.00	.06	.18
5	SERVICE CHGS. ON DEPOSITS	N/A	.51	.64	.58	.55	.62
6	OTHER NONINTEREST INCOME	N/A	.51	.35	.19	.26	.32
7	SECURITIES GAINS (LOSSES)	N/A	.06	.10	.06	.04	.12
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.31	2.09	2.38	2.24	1.71
9	OCCUPANCY EXPENSES*	N/A	.75	.67	.60	.63	.40
10	OTHER NONINTEREST EXPENSE*	N/A	1.68	1.70	1.48	1.24	1.73
11	ADJUSTMENTS	N/A	.00	.24	.20	.11	.05
12	RETURN ON ASSETS--NET INCOME	N/A	-.57	.68	.78	.82	.46
13	RETURN ON EQUITY--NET INCOME	N/A	-4.84	8.90	6.98	10.82	7.60
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	10.23	11.21	11.21	11.22	10.46
15	BREAK EVEN YIELD*	N/A	10.64	9.78	10.42	9.33	8.92
16	YIELD ON LOANS	N/A	12.01	12.52	12.15	11.85	11.42
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.37	8.96	8.17	10.51	9.13
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.97	7.21	7.04	6.54	6.77
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.96	7.23	7.05	6.59	6.84
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	2.16	1.01	1.03	.74	1.65
21	GROSS CHARGE OFFS*	N/A	2.56	1.14	1.39	.72	1.93
22	RECOVERIES / GROSS CHARGE OFFS	N/A	17.17	17.50	9.61	10.72	15.83
23	NET CHARGE OFFS*	N/A	2.23	1.01	1.29	.63	1.11
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	.70	2.20	1.75	3.45	2.26
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	1.09	1.76	3.62	.62	.71
26	NONACCRUAL*	N/A	3.23	1.08	2.75	2.12	1.68
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	9.90	4.04	6.91	2.54	2.46
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	59.31	22.48	41.72	20.00	21.84
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	19.37	44.67	18.12	39.25	78.78
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	22.88	23.97	29.38	17.39	20.17
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-5.26	-4.08	-6.58	-5.39	-4.82
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	-1.00	-.88	-1.95	2.77	1.06
34	ASSETS LESS LIABILITIES >1 YR.	N/A	27.20	25.67	25.52	27.64	26.52
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	2.24	7.03	11.25	1.28	10.94
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	75.24	74.76	68.13	145.50	64.44
37	CORE DEPOSITS / EARNING ASSETS	N/A	89.29	86.52	93.74	84.76	83.44
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	65.74	73.95	77.79	66.61	77.64
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	14.54	12.56	13.41	14.25	13.67
41	TOTAL DEMAND DEPOSITS	N/A	16.00	14.15	15.05	15.50	15.53
42	SAVINGS DEPOSITS (IPC)	N/A	42.55	33.84	38.94	36.19	33.33
43	TIME DEPOSITS (IPC)	N/A	48.87	49.59	45.22	48.08	48.32
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	79.11	73.96	72.05	69.75	67.66
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	14.38	8.73	10.67	9.87	9.93
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	105.69	97.18	99.40	95.97	91.26
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	1.85	.62	4.20	7.65
49	BORROWINGS*	N/A	.62	2.15	1.37	4.45	8.92
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	5.23	5.86	3.31	4.69	2.53
51	INVESTMENT SECURITIES	N/A	13.29	20.00	21.43	29.61	20.00
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	68.14	68.33	75.43	64.74	74.43
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	37.68	15.98	17.20	15.02	21.82
54	MEMO: REAL ESTATE LOANS	N/A	18.26	12.60	17.60	10.71	17.10
55	MEMO: PERSONAL LOANS	N/A	12.47	14.43	10.02	11.27	20.01
56	MEMO: AGRICULTURAL LOANS	N/A	2.49	22.70	21.06	20.11	7.38
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	85.82	91.51	88.79	89.99	90.42
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	6.22	4.92	4.94	5.97	6.38
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	.00	26.24	25.94	24.87	16.98
61	CASH DIVIDEND / NET INCOME	N/A	.00	15.16	30.42	17.01	33.00
62	INTERNAL CAPITAL FORMATION RATE	N/A	-4.84	5.32	4.85	8.09	3.97
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	7.93	9.59	7.79	8.00	6.90
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	8.96	7.67	8.36	8.97	6.99
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	-77.00	-10.05	-18.16	9.33	17.67
66	NET INCOME (5 YR COMPOUND)	N/A	-16.67	3.02	-3.72	16.39	-.43
67	AVERAGE ASSETS (1 YR)	N/A	-4.42	17.76	2.60	4.70	2.38
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	1.20	12.81	6.51	6.49	5.26
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	1.84	2.28	8.24	6.55	11.25
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.77	.31	.32	.46	1.19

BANK ADMINISTRATION INSTITUTE

ILLINOIS

PROFIT DISTRIBUTION PROFILE 1986 ILLINOIS BASED ON 1220 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.40	8.78	9.15	9.55	9.96
2	INTEREST EXPENSE*	6.00	5.68	5.28	4.83	4.40
3	NET INTEREST INCOME (FTE)	3.06	3.51	3.89	4.38	4.81
4	TRUST INCOME	.00	.00	.00	.00	.10
5	SERVICE CHGS ON DEPOSITS	.08	.16	.26	.40	.64
6	OTHER NONINTEREST INCOME	.07	.12	.19	.31	.49
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.15	.41
8	SALARIES & EMPLOYEE BENEFITS*	2.73	1.70	1.44	1.21	1.03
9	OCCUPANCY EXPENSES*	.74	.56	.40	.29	.21
10	OTHER NONINTEREST EXPENSE*	1.56	1.25	.97	.76	.61
11	ADJUSTMENTS	.67	.40	.19	.01	-.10
12	RETURN ON ASSETS--NET INCOME	.17	.62	.97	1.31	1.62
13	RETURN ON EQUITY--NET INCOME	2.19	7.48	11.36	15.47	20.34
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.31	9.64	10.04	10.48	10.92
15	BREAK EVEN YIELD*	9.36	8.80	8.24	7.75	7.34
16	YIELD ON LOANS	10.32	10.88	11.44	12.05	12.59
17	YIELD ON INVESTMENT SEC. (FTE)	7.98	8.57	9.10	9.71	10.58
18	RATE ON TIME & SAVINGS DEPOSITS*	7.40	7.10	6.81	6.48	6.23
19	RATE ON TOTAL INTEREST FUNDS*	7.39	7.10	6.80	6.48	6.23
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.62	1.41	.66	.30	.07
21	GROSS CHARGE OFFS*	2.97	1.63	.76	.39	.09
22	RECOVERIES / GROSS CHARGE OFFS	1.47	5.74	14.89	35.52	75.00
23	NET CHARGE OFFS*	2.54	1.37	.59	.17	.01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.37	1.64	3.86	9.78	28.38
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.54	1.52	.78	.36	.12
26	NONACCRUAL*	3.92	2.11	.88	.37	.00
27	RENEGOTIATED*	.55	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.56	3.58	2.02	1.02	.42
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	39.70	19.29	10.11	4.86	1.69
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.63	36.91	59.94	109.44	256.30
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-1.28	-3.58	-9.74	16.77	24.09
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.39	-4.41	-1.87	.57	3.56
33	ASSETS LESS LIABILITIES 6-12 MOS	-.36	1.87	4.65	7.72	11.07
34	ASSETS LESS LIABILITIES >1 YR	19.12	26.22	33.31	40.55	46.78
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.17	2.29	-8.72	-19.29	-34.52
36	LIQUID ASSETS / LARGE LIABILITIES	62.23	100.61	183.03	350.66	676.10
37	CORE DEPOSITS / EARNING ASSETS	79.10	84.67	89.84	93.67	97.07
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	32.00	41.04	51.12	61.17	68.94
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.89	8.61	11.59	16.03	20.70
41	TOTAL DEMAND DEPOSITS	8.21	10.15	13.55	18.52	23.49
42	SAVINGS DEPOSITS (IPC)	24.16	29.01	34.98	40.96	46.71
43	TIME DEPOSITS (IPC)	31.38	38.91	47.62	55.36	64.86
44	TOTAL TIME & SAVINGS DEPOSITS	62.30	68.03	72.87	79.70	80.99
45	MEMO: TIME DEPOSITS OVER 100M*	16.55	11.66	7.16	3.93	1.99
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.57	94.79	97.40	100.02	102.65
48	FED FUNDS PURCHASED & REV. REPOS*	3.87	.88	.00	.00	.00
49	BORROWINGS*	4.53	1.56	.24	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.99	3.46	6.20	9.65	14.36
51	INVESTMENT SECURITIES	18.88	27.21	37.23	47.85	59.10
52	TOTAL LOANS, NET OF UNEARNED DISC.	30.32	39.64	49.69	59.91	68.20
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.99	5.22	9.22	15.48	23.21
54	MEMO: REAL ESTATE LOANS	8.31	12.71	18.25	24.65	31.28
55	MEMO: PERSONAL LOANS	4.39	6.49	9.67	14.63	21.08
56	MEMO: AGRICULTURAL LOANS	.00	.00	2.73	9.06	15.92
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.03	90.18	92.02	93.48	94.45
59	NONINT. CASH & DUE / AVG. ASSETS	2.89	3.60	4.68	5.96	7.85
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	39.70	30.46	18.71	4.81	-1.11
61	CASH DIVIDEND / NET INCOME	.00	8.39	30.48	61.93	99.05
62	INTERNAL CAPITAL FORMATION RATE	-5.17	1.93	6.41	10.13	14.31
63	EQUITY CAPITAL / AVERAGE ASSETS	5.27	6.94	7.95	9.38	11.48
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.87	7.51	8.52	10.02	12.06
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-55.27	-15.66	7.52	30.56	117.40
66	NET INCOME (5 YR COMPOUND)	-12.87	-1.50	7.35	18.55	31.00
67	AVERAGE ASSETS (1 YR)	-1.03	2.55	6.48	10.55	15.45
68	AVERAGE ASSETS (5 YR COMPOUND)	2.04	4.45	7.23	10.15	13.61
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.63	1.57	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.27	.60	.14	.00	.00

BANK ADMINISTRATION INSTITUTE

ILLINOIS

MEDIANS BY RESOURCE CLASS FOR 1220 BANKS IN ILLINOIS

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.32	9.25	9.19	9.01	9.21	8.78
2	INTEREST EXPENSE*	5.24	5.37	5.45	5.23	5.00	4.86
3	NET INTEREST INCOME (FTE)	4.11	3.92	3.76	3.80	4.21	3.74
4	TRUST INCOME	.00	.00	.00	.00	.08	.39
5	SERVICE CHGS. ON DEPOSITS	.19	.22	.24	.29	.28	.24
6	OTHER NONINTEREST INCOME	.16	.16	.18	.21	.20	.56
7	SECURITIES GAINS (LOSSES)	.00	.02	.01	.02	.05	.01
8	SALARIES & EMPLOYEE BENEFITS*	1.67	1.45	1.38	1.38	1.45	1.58
9	OCCUPANCY EXPENSES*	.45	.39	.38	.40	.42	.49
10	OTHER NONINTEREST EXPENSE*	1.13	1.00	.96	.94	.95	.93
11	ADJUSTMENTS	.10	.20	.19	.20	.21	.24
12	RETURN ON ASSETS--NET INCOME	.64	.84	.93	1.06	1.12	1.11
13	RETURN ON EQUITY--NET INCOME	6.32	9.75	10.83	12.76	15.09	15.17
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.24	10.12	10.00	9.87	10.19	10.08
15	BREAK EVEN YIELD*	8.80	8.56	8.35	8.12	7.85	7.53
16	YIELD ON LOANS	12.05	11.94	11.58	11.18	10.80	10.17
17	YIELD ON INVESTMENT SEC. (FTE)	9.14	9.08	8.94	8.92	10.00	10.49
18	RATE ON TIME & SAVINGS DEPOSITS*	6.85	6.85	6.88	6.77	6.50	6.79
19	RATE ON TOTAL INTEREST FUNDS*	6.84	6.86	6.89	6.77	6.61	6.66
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.87	.84	.70	.62	.54	.62
21	GROSS CHARGE OFFS*	.89	.93	.84	.96	.54	.68
22	RECOVERIES / GROSS CHARGE OFFS	12.50	11.45	15.38	14.29	20.10	17.61
23	NET CHARGE OFFS*	.71	.75	.68	.57	.40	.44
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.02	3.20	3.67	4.43	5.62	3.29
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.90	.99	.83	.74	.58	.23
26	NONACCRUAL*	.43	.73	.93	.95	1.01	1.11
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	2.25	2.02	2.19	2.01	1.84	1.49
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.64	8.93	11.28	10.53	10.75	12.40
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	58.73	61.24	55.47	57.97	62.61	91.25
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	8.51	8.13	8.97	10.96	12.07	14.88
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.46	-1.77	-1.91	-1.91	-3.31	-.77
33	ASSETS LESS LIABILITIES 6-12 MOS.	.83	.27	.18	.46	.69	1.49
34	ASSETS LESS LIABILITIES >1 YR.	26.32	31.17	33.35	36.11	36.60	25.65
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-21.39	-14.23	-10.77	-7.32	.09	25.33
36	LIQUID ASSETS / LARGE LIABILITIES	260.92	231.20	212.03	182.27	120.84	53.33
37	CORE DEPOSITS / EARNING ASSETS	89.13	90.51	91.14	90.13	86.37	71.89
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	44.09	47.57	49.76	52.07	59.90	77.49
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	12.67	10.44	9.85	12.24	14.45	17.91
41	TOTAL DEMAND DEPOSITS	14.56	12.12	11.66	14.02	16.95	19.98
42	SAVINGS DEPOSITS (IPC)	31.25	33.48	34.30	36.47	38.34	32.02
43	TIME DEPOSITS (IPC)	52.63	51.98	51.11	45.68	40.81	33.50
44	TOTAL TIME & SAVINGS DEPOSITS	68.81	73.18	74.47	73.18	71.52	63.84
45	MEMO: TIME DEPOSITS OVER 100M*	6.58	6.46	6.55	7.03	9.00	12.15
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.99	97.69	97.53	97.45	97.37	92.60
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.11	.93	5.12
49	BORROWINGS*	.00	.00	.03	.77	2.00	5.19
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	8.25	6.91	6.19	5.71	4.81	3.85
51	INVESTMENT SECURITIES	37.25	38.00	39.34	38.52	33.79	22.60
52	TOTAL LOANS, NET OF UNEARNED DISC.	42.53	46.27	48.54	50.57	57.30	70.74
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.63	6.91	7.86	10.87	16.67	23.86
54	MEMO: REAL ESTATE LOANS	14.48	16.82	18.71	19.82	18.80	14.70
55	MEMO: PERSONAL LOANS	10.58	9.09	9.47	9.42	10.34	9.50
56	MEMO: AGRICULTURAL LOANS	7.26	7.19	4.46	.24	.00	.01
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.33
58	EARNING ASSETS / AVERAGE ASSETS	91.45	91.98	92.29	92.15	91.98	89.18
59	NONINT. CASH & DUE / AVG. ASSETS	5.28	4.56	4.32	4.60	5.12	6.86
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	16.27	20.41	19.66	17.76	15.98	22.84
61	CASH DIVIDEND / NET INCOME	27.91	29.03	29.48	30.30	39.56	45.54
62	INTERNAL CAPITAL FORMATION RATE	1.72	5.15	9.00	7.99	8.00	6.59
63	EQUITY CAPITAL / AVERAGE ASSETS	10.30	8.55	8.53	7.99	9.11	6.91
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.13	9.20	8.51	8.37	7.73	7.26
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-12.20	4.09	2.91	7.55	14.24	24.51
66	NET INCOME (5 YR COMPOUND)	-4.35	4.95	7.25	10.35	14.67	9.04
67	AVERAGE ASSETS (1 YR)	8.00	5.72	9.12	9.93	8.01	7.29
68	AVERAGE ASSETS (5 YR COMPOUND)	5.96	6.85	7.35	7.39	8.08	6.16
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.15	1.48	13.25
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.10	.25	.76	3.92

BANK ADMINISTRATION INSTITUTE

INDIANA

PROFIT DISTRIBUTION PROFILE 1986 INDIANA BASED ON 354 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.65	9.00	9.40	9.83	10.19
2	INTEREST EXPENSE*	6.19	5.84	5.58	5.29	5.04
3	NET INTEREST INCOME (FTE)	3.05	3.47	3.83	4.17	4.66
4	TRUST INCOME	.00	.00	.00	.00	.17
5	SERVICE CHGS. ON DEPOSITS	.10	.14	.21	.30	.42
6	OTHER NONINTEREST INCOME	.08	.12	.18	.29	.47
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.13	.32
8	SALARIES & EMPLOYEE BENEFITS*	1.87	1.55	1.34	1.20	1.04
9	OCCUPANCY EXPENSES*	.66	.54	.41	.30	.19
10	OTHER NONINTEREST EXPENSE*	1.60	1.20	.99	.82	.71
11	ADJUSTMENTS	.49	.32	.14	.00	-.10
12	RETURN ON ASSETS--NET INCOME	.15	.61	.88	1.13	1.40
13	RETURN ON EQUITY--NET INCOME	1.87	7.53	10.76	13.75	16.32
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.51	9.86	10.25	10.66	11.06
15	BREAK EVEN YIELD*	8.08	8.06	8.53	8.04	7.65
16	YIELD ON LOANS	10.56	11.00	11.56	12.13	12.76
17	YIELD ON INVESTMENT SEC. (FTE)	7.96	8.42	8.98	9.76	10.66
18	RATE ON TIME & SAVINGS DEPOSITS*	7.52	7.42	7.08	6.80	6.59
19	RATE ON TOTAL INTEREST FUNDS*	7.51	7.30	7.02	6.79	6.57
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.44	1.18	.73	.42	.23
21	GROSS CHARGE OFFS*	2.67	1.38	.80	.43	.20
22	RECOVERIES / GROSS CHARGE OFFS	3.67	7.58	15.34	26.42	53.81
23	NET CHARGE OFFS*	2.21	1.16	.63	.30	.09
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.90	1.97	3.62	7.20	17.71
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.28	1.41	.77	.40	.19
26	NONACCRUAL*	3.00	1.80	.75	.31	.05
27	RENEGOTIATED*	.18	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.18	3.26	1.69	.99	.52
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	30.35	19.21	10.32	5.30	2.50
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.87	39.29	64.79	115.96	218.98
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-1.09	-3.94	-9.94	16.15	22.04
32	ASSETS LESS LIABILITIES 0-6 MOS	-6.59	-4.66	-2.79	-.85	1.66
33	ASSETS LESS LIABILITIES 6-12 MOS	-.96	1.06	5.50	6.15	8.41
34	ASSETS LESS LIABILITIES >1 YR	18.01	23.98	29.31	36.39	43.40
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	14.38	4.06	-4.08	-11.63	-21.38
36	LIQUID ASSETS / LARGE LIABILITIES	54.53	87.31	147.35	235.99	408.58
37	CORE DEPOSITS / EARNING ASSETS	78.68	83.50	88.03	91.54	94.56
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	40.76	48.77	58.33	66.95	72.74
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.37	7.94	9.85	12.16	14.85
41	TOTAL DEMAND DEPOSITS	8.09	9.53	11.66	14.74	17.81
42	SAVINGS DEPOSITS (IPC)	21.97	25.36	29.59	33.61	39.40
43	TIME DEPOSITS (IPC)	42.29	47.64	54.28	59.27	64.20
44	TOTAL TIME & SAVINGS DEPOSITS	63.46	69.17	73.35	77.14	80.18
45	MEMO: TIME DEPOSITS OVER 100M*	15.37	10.88	7.67	5.39	3.47
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.01	93.53	96.30	98.27	100.40
48	FED FUNDS PURCHASED & REV. REPOS*	5.90	1.71	.00	.00	.00
49	BORROWINGS*	7.32	2.90	.70	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.00	3.59	5.77	9.03	14.65
51	INVESTMENT SECURITIES	15.90	23.64	33.00	42.35	51.99
52	TOTAL LOANS, NET OF UNEARNED DISC.	38.47	47.06	56.35	65.05	70.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.63	14.97	18.13	23.23	28.56
54	MEMO: REAL ESTATE LOANS	13.87	18.49	23.50	30.10	34.57
55	MEMO: PERSONAL LOANS	6.06	8.67	12.73	17.83	24.29
56	MEMO: AGRICULTURAL LOANS	.10	.83	3.33	7.41	13.83
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	89.04	91.05	92.68	93.80	94.90
59	NONINT. CASH & DUE / AVG. ASSETS	2.74	3.31	4.19	5.59	7.17
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	36.96	27.74	16.06	1.91	-4.80
61	CASH DIVIDEND / NET INCOME	.00	14.56	28.50	43.45	78.59
62	INTERNAL CAPITAL FORMATION RATE	-6.28	2.87	6.76	9.67	12.93
63	EQUITY CAPITAL / AVERAGE ASSETS	6.15	7.06	8.05	9.22	11.46
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.85	7.75	8.62	9.82	11.80
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-49.23	-19.48	3.78	27.33	70.42
66	NET INCOME (5 YR COMPD. D)	-8.25	1.11	9.26	21.53	34.82
67	AVERAGE ASSETS (1 YR)	.50	3.20	6.11	9.56	13.54
68	AVERAGE ASSETS (5 YR COMPOUND)	2.60	4.88	7.18	9.38	12.32
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.07	2.16	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.92	.42	.10	.00	.00

BANK ADMINISTRATION INSTITUTE

INDIANA

MEDIANS BY RESOURCE CLASS FOR 354 BANKS IN INDIANA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.91	9.74	9.44	9.35	9.39	8.72
2	INTEREST EXPENSE*	5.58	5.72	5.65	5.66	5.39	5.12
3	NET INTEREST INCOME (FTE)	4.07	3.98	3.74	3.60	4.04	3.61
4	TRUST INCOME	.00	.00	.00	.00	.08	.11
5	SERVICE CHGS. ON DEPOSITS	.25	.25	.19	.19	.24	.22
6	OTHER NONINTEREST INCOME	.12	.13	.17	.19	.18	.47
7	SECURITIES GAINS (LOSSES)	.00	.01	.03	.02	.02	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.09	1.48	1.27	1.22	1.38	1.54
9	OCCUPANCY EXPENSES*	.61	.46	.38	.36	.44	.51
10	OTHER NONINTEREST EXPENSE*	1.70	1.18	.89	.85	1.00	1.08
11	ADJUSTMENTS	.01	.14	.00	.03	.03	.09
12	RETURN ON ASSETS--NET INCOME	.01	.78	.90	.89	.90	.89
13	RETURN ON EQUITY--NET INCOME	.67	8.07	10.26	10.88	11.49	14.41
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.44	10.55	10.19	10.10	10.34	10.33
15	BREAK EVEN YIELD*	10.34	9.03	8.55	8.54	8.32	7.97
16	YIELD ON LOANS	12.87	12.28	11.94	11.50	11.19	10.38
17	YIELD ON INVESTMENT SEC. (FTE)	9.32	8.82	8.72	8.70	9.83	10.12
18	RATE ON TIME & SAVINGS DEPOSITS*	7.24	7.19	7.08	7.08	6.93	7.02
19	RATE ON TOTAL INTEREST FUNDS*	7.27	7.18	7.05	7.03	6.90	6.89
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.18	.84	.80	.73	.63	.69
21	GROSS CHARGE OFFS*	1.89	1.07	.78	.74	.59	.79
22	RECOVERIES / GROSS CHARGE OFFS	8.33	12.48	17.35	14.46	18.07	14.64
23	NET CHARGE OFFS*	1.61	.83	.68	.61	.53	.64
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.50	2.97	3.32	4.38	4.18	3.55
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	1.35	1.24	.87	.85	.58	.28
26	NONACCRUAL*	1.51	.70	.89	.86	.75	.82
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.03
28	TOTAL CLASSIFIED LOANS*	3.18	2.10	2.45	1.83	1.38	1.53
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	15.99	9.92	11.95	10.32	8.09	10.86
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	56.04	50.36	56.83	61.86	81.14	90.92
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	10.20	-9.11	-8.50	-9.07	12.88	12.30
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.03	-2.93	-3.25	-2.44	-2.30	-2.39
33	ASSETS LESS LIABILITIES 6-12 MOS	2.39	3.84	3.01	3.72	2.38	1.39
34	ASSETS LESS LIABILITIES >1 YR	27.63	27.49	30.67	29.62	28.89	28.25
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-5.78	-7.63	-4.47	-6.48	-1.61	24.46
36	LIQUID ASSETS / LARGE LIABILITIES	113.87	185.05	153.03	173.04	129.93	54.53
37	CORE DEPOSITS / EARNING ASSETS	89.12	89.91	88.35	89.44	86.59	76.98
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	57.68	59.14	57.42	55.74	61.03	74.94
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	12.63	8.77	8.98	9.53	10.99	14.04
41	TOTAL DEMAND DEPOSITS	14.69	10.81	10.77	11.53	14.02	18.89
42	SAVINGS DEPOSITS (IPC)	26.74	27.10	29.07	30.07	32.31	27.79
43	TIME DEPOSITS (IPC)	53.07	58.58	55.43	55.69	48.78	45.29
44	TOTAL TIME & SAVINGS DEPOSITS	69.51	76.54	75.47	75.75	71.49	68.82
45	MEMO: TIME DEPOSITS OVER 100M*	10.38	6.74	7.54	7.20	8.26	12.00
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.11	96.87	95.90	96.88	95.43	91.36
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.60	9.43
49	BORROWINGS*	.00	.01	.18	.72	3.01	11.83
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	12.51	7.52	6.23	4.99	5.75	3.64
51	INVESTMENT SECURITIES	15.38	21.00	23.59	25.89	23.53	20.66
52	TOTAL LOANS, NET OF UNEARNED DISC.	55.41	58.06	54.32	53.56	58.64	58.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.97	5.96	7.31	9.72	11.85	21.36
54	MEMO: REAL ESTATE LOANS	22.51	23.76	24.82	23.51	24.11	19.50
55	MEMO: PERSONAL LOANS	12.18	14.51	11.87	11.67	13.47	15.50
56	MEMO: AGRICULTURAL LOANS	3.63	6.35	5.20	3.56	1.39	.47
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	90.52	92.80	93.43	92.73	92.03	88.79
59	NONINT. CASH & DUE / AVG. ASSETS	6.67	3.92	3.60	4.03	4.92	8.95
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	1.16	18.45	20.32	11.83	14.23	6.57
61	CASH DIVIDEND / NET INCOME	.00	17.65	22.95	32.89	33.30	35.42
62	INTERNAL CAPITAL FORMATION RATE	-4.91	4.89	6.67	6.87	7.43	9.42
63	EQUITY CAPITAL / AVERAGE ASSETS	9.90	8.49	8.40	8.02	7.73	6.92
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.80	9.23	8.96	8.55	8.33	6.70
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-61.43	-.90	3.41	3.66	8.79	11.44
66	NET INCOME (5 YR COMPOUND)	-5.14	6.19	8.13	10.04	13.59	15.82
67	AVERAGE ASSETS (1 YR)	.85	4.83	4.89	5.11	6.91	8.63
68	AVERAGE ASSETS (5 YR COMPOUND)	3.04	7.20	6.94	7.02	7.76	7.74
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.73	11.57
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.05	.09	.29	1.80

BANK ADMINISTRATION INSTITUTE

IOWA

PROFIT DISTRIBUTION PROFILE 1986 IOWA BASED ON 610 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.40	8.85	9.22	9.60	9.91
2	INTEREST EXPENSE*	6.18	5.90	5.62	5.31	4.92
3	NET INTEREST INCOME (FTE)	2.75	3.20	3.62	4.03	4.43
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.07	.12	.21	.30	.44
6	OTHER NONINTEREST INCOME	.06	.11	.22	.36	.60
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.52	.99
8	SALARIES & EMPLOYEE BENEFITS*	1.82	1.56	1.31	1.11	.92
9	OCCUPANCY EXPENSES*	.56	.43	.30	.21	.14
10	OTHER NONINTEREST EXPENSE*	2.03	1.41	.97	.71	.55
11	ADJUSTMENTS	.59	.35	.11	-.06	-.49
12	RETURN ON ASSETS--NET INCOME	-1.61	-.12	.66	1.02	1.37
13	RETURN ON EQUITY--NET INCOME	-23.71	-1.49	7.30	11.00	14.34
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.29	9.69	10.08	10.48	10.82
15	BREAK EVEN YIELD*	8.83	9.11	8.52	7.98	7.39
16	YIELD ON LOANS	10.65	11.13	11.64	12.07	12.59
17	YIELD ON INVESTMENT SEC. (FTE)	8.13	8.57	9.04	9.53	10.17
18	RATE ON TIME & SAVINGS DEPOSITS*	7.46	7.32	6.94	6.68	6.42
19	RATE ON TOTAL INTEREST FUNDS*	7.44	7.22	6.94	6.68	6.41
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	6.54	4.00	2.19	1.15	.41
21	GROSS CHARGE OFFS*	6.99	4.38	2.50	1.40	.60
22	RECOVERIES / GROSS CHARGE OFFS	1.22	3.66	9.20	21.83	45.90
23	NET CHARGE OFFS*	6.11	3.84	2.14	1.11	.54
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.16	.81	1.67	2.91	5.75
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.84	2.36	1.24	.61	.23
26	NONACCRUAL*	7.09	4.24	2.03	.91	.09
27	RENEGOTIATED*	.57	.12	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	10.43	6.60	3.89	2.11	1.02
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	60.37	36.99	17.92	7.90	2.88
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	18.36	27.22	39.42	65.45	138.94
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.80	-3.27	-9.32	15.50	22.77
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.65	-7.50	-4.54	-1.45	1.55
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.41	-.65	1.99	4.86	7.41
34	ASSETS LESS LIABILITIES >1 YR.	17.13	24.13	32.09	39.05	44.83
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	3.08	-2.14	-9.09	-17.52	-28.60
36	LIQUID ASSETS / LARGE LIABILITIES	113.68	185.62	342.13	579.06	910.75
37	CORE DEPOSITS / EARNING ASSETS*	86.66	89.95	93.45	96.58	100.63
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	30.13	39.17	49.04	58.14	66.00
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	5.63	6.76	8.37	10.64	13.39
41	TOTAL DEMAND DEPOSITS	6.37	7.55	9.27	11.62	14.38
42	SAVINGS DEPOSITS (IPC)	24.21	28.10	31.83	36.11	40.92
43	TIME DEPOSITS (IPC)	44.35	50.07	55.21	59.33	63.74
44	TOTAL TIME & SAVINGS DEPOSITS	66.01	70.26	74.47	77.90	80.69
45	MEMO: TIME DEPOSITS OVER 100M*	7.71	4.89	2.85	1.28	.41
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.30	93.83	97.20	100.04	103.44
48	FED FUNDS PURCHASED & REV. REPOS*	1.40	2.24	.00	.00	.00
49	BORROWINGS*	2.32	.80	.20	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.04	3.52	5.74	9.14	13.99
51	INVESTMENT SECURITIES	23.94	31.64	42.96	53.18	62.93
52	TOTAL LOANS, NET OF UNEARNED DISC.	38.13	57.86	47.74	57.81	65.60
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.29	4.12	7.13	11.03	16.05
54	MEMO: REAL ESTATE LOANS	15.55	19.38	13.46	18.36	23.47
55	MEMO: PERSONAL LOANS	3.64	5.03	5.89	8.65	13.08
56	MEMO: AGRICULTURAL LOANS	3.79	9.63	14.89	22.58	29.52
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.14	90.45	92.30	93.55	94.69
59	NONINT. CASH & DUE / AVG. ASSETS	2.63	3.19	4.00	5.29	6.73
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	47.81	35.45	23.27	7.60	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	14.53	52.53	100.00
62	INTERNAL CAPITAL FORMATION RATE	-24.58	-4.74	6.83	9.34	10.89
63	EQUITY CAPITAL / AVERAGE ASSETS	6.19	7.21	8.33	9.39	10.59
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.25	8.03	9.00	10.71	12.75
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-211.87	-48.72	-1.73	50.02	176.49
66	NET INCOME (5 YR COMPOUND)	-26.41	-12.49	-1.77	7.60	17.58
67	AVERAGE ASSETS (1 YR)	-5.94	-.50	4.44	8.18	12.57
68	AVERAGE ASSETS (5 YR COMPOUND)	.69	3.26	5.83	8.15	10.33
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.11	2.08	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.08	.30	.02	.00	.00

BANK ADMINISTRATION INSTITUTE

IOWA

MEDIANS BY RESOURCE CLASS FOR 610 BANKS IN IOWA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.33	9.34	9.20	8.98	9.29	8.25
2	INTEREST EXPENSE*	3.93	3.60	3.70	3.08	3.79	4.05
3	NET INTEREST INCOME (FTE)	3.44	3.77	3.55	3.90	3.79	3.70
4	TRUST INCOME	.00	.00	.00	.00	.14	.34
5	SERVICE CHGS. ON DEPOSITS	.17	.20	.19	.53	.29	.09
6	OTHER NONINTEREST INCOME	.19	.20	.22	.54	.49	.49
7	SECURITIES GAINS (LOSSES)	.04	.06	.11	.14	.09	.09
8	SALARIES & EMPLOYEE BENEFITS*	1.66	1.37	1.23	1.22	1.43	1.45
9	OCCUPANCY EXPENSES*	.27	.29	.28	.25	.40	.45
10	OTHER NONINTEREST EXPENSE*	1.34	.99	.88	.91	1.05	1.45
11	ADJUSTMENTS	.00	.00	.00	.17	.14	.09
12	RETURN ON ASSETS--NET INCOME	.88	.76	.62	.58	.78	.90
13	RETURN ON EQUITY--NET INCOME	5.66	7.31	7.06	7.11	8.86	15.43
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.19	10.20	10.01	9.90	10.36	10.34
15	BREAK EVEN YIELD*	9.28	8.55	8.78	8.41	8.41	7.74
16	YIELD ON LOANS	12.02	11.80	11.59	11.38	11.06	10.83
17	YIELD ON INVESTMENT SEC. (FTE)	9.49	9.13	8.99	8.82	9.00	10.12
18	RATE ON TIME & SAVINGS DEPOSITS*	6.69	6.93	6.98	6.98	6.95	7.36
19	RATE ON TOTAL INTEREST FUNDS*	6.69	6.93	6.99	6.98	6.93	7.17
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.98	2.38	2.19	2.20	1.61	1.67
21	GROSS CHARGE OFFS*	2.17	2.64	2.78	2.41	1.96	1.92
22	RECOVERIES / GROSS CHARGE OFFS	9.24	9.86	9.09	8.37	8.61	15.92
23	NET CHARGE OFFS*	1.99	2.33	2.18	2.14	1.50	1.62
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.44	1.78	1.45	1.67	2.33	2.01
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.10	1.28	1.40	1.11	.84	.78
26	NONACCRUAL*	1.60	1.93	2.48	2.23	2.00	1.91
27	RENEGOTIATED*	.00	.00	.00	.00	.01	.05
28	TOTAL CLASSIFIED LOANS*	3.70	3.74	4.80	3.96	3.21	2.78
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	15.37	13.91	21.80	19.42	18.38	21.98
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	47.52	39.91	38.04	39.37	40.39	60.22
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	16.12	8.60	9.20	8.61	13.22	9.05
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.43	-4.05	-4.57	-4.47	-3.25	-2.80
33	ASSETS LESS LIABILITIES 6-12 MOS	1.07	1.50	1.97	1.82	.50	-1.80
34	ASSETS LESS LIABILITIES >1 YR	26.34	32.99	32.00	33.39	28.34	29.74
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-10.38	-11.13	-8.42	-11.31	.48	31.56
36	LIQUID ASSETS / LARGE LIABILITIES	475.78	394.30	338.38	338.09	169.67	72.17
37	CORE DEPOSITS / EARNING ASSETS	94.83	93.15	93.81	94.09	91.78	80.83
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	46.78	48.34	49.62	47.08	57.50	69.68
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	9.95	8.10	7.94	9.24	11.66	21.30
41	TOTAL DEMAND DEPOSITS	10.81	8.87	8.68	9.96	14.14	33.85
42	SAVINGS DEPOSITS (IPC)	31.57	30.03	33.24	34.15	34.91	20.05
43	TIME DEPOSITS (IPC)	55.40	59.97	56.18	54.22	47.09	36.01
44	TOTAL TIME & SAVINGS DEPOSITS	71.22	73.69	73.53	76.03	72.31	49.78
45	MEMO: TIME DEPOSITS OVER $100M*	1.52	2.59	3.05	3.45	4.92	10.39
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.00	96.55	97.61	97.99	97.59	91.22
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	2.51	19.95
49	BORROWINGS*	.00	.10	.19	.42	3.53	21.75
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	9.84	5.85	5.57	4.81	3.46	11.91
51	INVESTMENT SECURITIES	31.00	41.65	41.05	41.85	30.48	21.42
52	TOTAL LOANS, NET OF UNEARNED DISC.	44.78	47.15	48.45	47.88	59.31	54.39
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.54	11.84	17.58	18.59	17.36	17.39
54	MEMO: REAL ESTATE LOANS	10.86	11.87	14.45	14.53	10.50	10.34
55	MEMO: PERSONAL LOANS	30.84	30.42	15.80	6.55	11.30	11.00
56	MEMO: AGRICULTURAL LOANS	20.33	17.43	15.81	11.35	3.09	1.20
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	91.69	92.00	92.40	92.06	90.40	82.09
59	NONINT. CASH & DUE / AVG. ASSETS	4.57	3.82	3.76	4.27	6.32	14.91
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	23.08	22.96	23.51	22.76	25.19	31.65
61	CASH DIVIDEND / NET INCOME	8.06	11.65	16.66	24.01	19.29	20.00
62	INTERNAL CAPITAL FORMATION RATE	5.58	3.06	3.44	2.89	5.97	9.10
63	EQUITY CAPITAL / AVERAGE ASSETS	8.34	9.01	8.15	7.85	7.34	5.89
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.35	9.68	8.90	8.67	8.03	6.78
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-15.19	-2.83	.00	4.19	10.74	55.66
66	NET INCOME (5 YR COMPOUND)	-7.78	-5.04	-2.13	-.89	3.10	19.00
67	AVERAGE ASSETS (1 YR)	4.38	6.54	3.33	4.06	7.22	5.00
68	AVERAGE ASSETS (5 YR COMPOUND)	4.71	6.19	4.95	6.31	6.51	5.42
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.05	3.01	11.14	
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.05	.12	.64	1.47

BANK ADMINISTRATION INSTITUTE

KANSAS

PROFIT DISTRIBUTION PROFILE 1986 KANSAS BASED ON 612 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.42	8.97	9.39	9.84	10.24
2	INTEREST EXPENSE*	5.09	5.79	5.43	5.07	4.31
3	NET INTEREST INCOME (FTE)	3.04	3.53	3.98	4.47	4.94
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.08	.17	.29	.46	.68
6	OTHER NONINTEREST INCOME	.05	.09	.18	.33	.54
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.17	.49
8	SALARIES & EMPLOYEE BENEFITS*	2.20	1.87	1.53	1.25	1.07
9	OCCUPANCY EXPENSES*	.72	.54	.39	.29	.18
10	OTHER NONINTEREST EXPENSE*	1.66	1.27	.98	.77	.91
11	ADJUSTMENTS	.62	.36	.12	.00	-.35
12	RETURN ON ASSETS--NET INCOME	-1.41	.05	.65	1.05	1.40
13	RETURN ON EQUITY--NET INCOME	-19.74	.68	7.54	11.97	16.46
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.33	9.76	10.26	10.72	11.17
15	BREAK EVEN YIELD*	9.89	9.11	8.46	7.98	7.46
16	YIELD ON LOANS	10.80	11.35	11.89	12.42	12.95
17	YIELD ON INVESTMENT SEC. (FTE)	7.86	8.48	9.01	9.63	10.29
18	RATE ON TIME & SAVINGS DEPOSITS*	7.41	7.18	6.90	6.68	6.48
19	RATE ON TOTAL INTEREST FUNDS*	7.44	7.17	6.91	6.69	6.48
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.99	3.15	1.71	.76	.33
21	GROSS CHARGE OFFS*	6.14	3.49	1.70	.74	.18
22	RECOVERIES / GROSS CHARGE OFFS	.29	.08	.86	.64	.00
23	NET CHARGE OFFS*	5.55	3.10	1.41	.57	.13
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.38	.99	1.98	4.08	9.74
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.04	1.89	.83	.26	.06
26	NONACCRUAL*	6.59	3.28	1.39	.55	.00
27	RENEGOTIATED*	.34	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.09	5.36	2.95	1.10	.31
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	51.37	25.78	13.45	5.04	1.19
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.00	36.43	58.83	113.87	307.14
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-.41	-3.89	10.98	19.68	28.03
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.08	-2.99	.48	-4.12	-7.55
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.38	1.69	4.60	7.72	10.93
34	ASSETS LESS LIABILITIES >1 YR	9.83	15.71	23.65	31.00	37.93
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	16.17	6.05	-4.42	-16.23	-30.25
36	LIQUID ASSETS / LARGE LIABILITIES	555.68	285.39	147.79	243.96	408.19
37	CORE DEPOSITS / EARNING ASSETS	73.39	80.04	86.43	90.84	94.47
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	33.77	44.10	54.16	64.76	73.44
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.76	8.47	11.20	14.13	17.76
41	TOTAL DEMAND DEPOSITS	9.89	12.47	15.98	20.08	25.04
42	SAVINGS DEPOSITS (IPC)	20.90	26.99	36.99	48.94	64.44
43	TIME DEPOSITS (IPC)	49.74	49.98	39.03	26.41	9.44
44	TOTAL TIME & SAVINGS DEPOSITS	61.36	67.00	78.02	77.42	80.44
45	MEMO: TIME DEPOSITS OVER 100M*	20.94	15.86	10.45	6.88	4.80
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.76	94.81	97.17	99.71	102.54
48	FED FUNDS PURCHASED & REV. REPOS*	1.52	1.14	.00	.00	.00
49	BORROWINGS*	2.54	.77	.00	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.03	3.55	5.97	8.89	12.30
51	INVESTMENT SECURITIES	19.24	26.59	35.83	47.00	59.33
52	TOTAL LOANS, NET OF UNEARNED DISC.	32.20	42.41	53.65	63.17	72.16
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.96	8.89	10.25	17.57	28.31
54	MEMO: REAL ESTATE LOANS	3.93	6.95	11.82	18.46	25.69
55	MEMO: PERSONAL LOANS	3.34	4.63	7.64	11.76	17.31
56	MEMO: AGRICULTURAL LOANS	.21	4.66	13.56	24.30	32.66
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.39	90.59	92.39	93.65	94.60
59	NONINT. CASH & DUE / AVG. ASSETS	2.57	3.42	4.33	5.45	7.16
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	45.50	35.55	21.59	8.09	.00
61	CASH DIVIDEND / NET INCOME*	.00	.00	20.00	62.40	105.29
62	INTERNAL CAPITAL FORMATION RATE	-22.75	-3.76	5.18	5.99	10.69
63	EQUITY CAPITAL / AVERAGE ASSETS	9.45	7.00	8.38	9.91	11.87
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.16	7.90	9.25	10.86	12.83
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-219.92	-49.34	-5.05	40.97	124.92
66	NET INCOME (5 YR COMPOUND)	-27.40	-13.43	-.50	8.47	21.45
67	AVERAGE ASSETS (1 YR)	-6.11	-.67	2.98	8.89	15.64
68	AVERAGE ASSETS (5 YR COMPOUND)	.65	3.93	6.56	9.28	12.43
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.71	2.06	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.12	.37	.03	.00	.00

BANK ADMINISTRATION INSTITUTE

KANSAS

MEDIANS BY RESOURCE CLASS FOR 612 BANKS IN KANSAS

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.38	9.46	9.39	9.29	9.31	9.68
2	INTEREST EXPENSE*	5.35	5.50	5.47	5.44	5.29	5.99
3	NET INTEREST INCOME (FTE)	4.08	3.94	3.97	3.87	4.21	4.72
4	TRUST INCOME	.00	.00	.00	.00	.10	.36
5	SERVICE CHGS. ON DEPOSITS	.29	.25	.31	.39	.32	.22
6	OTHER NONINTEREST INCOME	.15	.15	.18	.23	.26	.74
7	SECURITIES GAINS (LOSSES)	.00	.01	.00	.06	.01	.01
8	SALARIES & EMPLOYEE BENEFITS*	1.89	1.54	1.41	1.36	1.49	1.47
9	OCCUPANCY EXPENSES*	.41	.41	.36	.38	.44	.32
10	OTHER NONINTEREST EXPENSE*	1.15	.97	.93	.92	1.04	1.23
11	ADJUSTMENTS	.05	.12	.16	.25	.08	-.15
12	RETURN ON ASSETS--NET INCOME	.38	.61	.71	.93	.82	1.19
13	RETURN ON EQUITY--NET INCOME	3.82	6.07	8.55	11.95	10.45	16.51
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.20	10.34	10.20	10.12	10.46	11.70
15	BREAK EVEN YIELD*	9.01	8.58	8.34	8.24	8.08	7.76
16	YIELD ON LOANS	10.25	10.44	11.81	11.82	11.07	10.86
17	YIELD ON INVESTMENT SEC. (FTE)	8.15	8.11	8.79	8.85	10.53	12.58
18	RATE ON TIME & SAVINGS DEPOSITS*	6.83	6.92	6.95	6.98	6.90	7.01
19	RATE ON TOTAL INTEREST FUNDS*	6.83	6.91	6.94	6.98	6.94	7.11
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.78	1.77	2.05	1.15	1.43	2.38
21	GROSS CHARGE OFFS*	2.12	1.78	2.35	1.35	1.85	2.54
22	RECOVERIES / GROSS CHARGE OFFS	.14	.80	.13	.43	.11	.06
23	NET CHARGE OFFS*	1.66	1.42	1.86	1.04	1.53	2.09
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.28	1.80	2.26	2.86	2.39	2.66
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.82	.92	1.02	.62	.55	.20
26	NONACCRUAL*	1.24	1.57	1.92	1.32	1.20	1.25
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.03
28	TOTAL CLASSIFIED LOANS*	2.77	2.92	2.96	1.96	2.07	2.19
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	12.20	14.62	14.77	10.84	14.16	11.54
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	59.21	56.48	54.89	60.13	64.44	72.15
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	10.13	9.82	9.82	13.30	20.62	14.82
32	ASSETS LESS LIABILITIES 3-6 MOS.	2.26	.49	-.23	-.68	-1.82	-2.60
33	ASSETS LESS LIABILITIES 6-12 MOS.	5.37	4.78	5.17	3.45	2.48	.66
34	ASSETS LESS LIABILITIES >1 YR	20.26	23.65	25.90	24.14	24.11	26.45
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-10.13	-6.80	-2.62	.40	14.22	38.33
36	LIQUID ASSETS / LARGE LIABILITIES	169.97	164.43	131.90	105.62	78.09	43.18
37	CORE DEPOSITS / EARNING ASSETS	86.33	87.85	86.12	86.40	82.42	71.48
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.83
39	LOANS TO DEPOSITS	47.59	52.80	55.31	57.72	63.02	64.97
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	11.75	9.56	11.14	12.27	13.68	18.57
41	TOTAL DEMAND DEPOSITS	13.13	10.50	12.64	13.70	17.48	24.55
42	SAVINGS DEPOSITS (IPC)	24.49	29.70	33.08	35.57	36.09	30.47
43	TIME DEPOSITS (IPC)	36.97	36.63	30.08	30.35	41.85	35.38
44	TOTAL TIME & SAVINGS DEPOSITS	70.61	72.84	70.42	70.11	67.39	59.19
45	MEMO: TIME DEPOSITS OVER 100M*	10.63	9.80	10.55	10.11	13.49	19.21
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	97.18	96.92	97.71	97.26	97.97	91.66
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.30	13.86
49	BORROWINGS*	.00	.00	.09	.60	2.34	15.99
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	7.29	6.30	4.92	4.89	5.82	10.57
51	INVESTMENT SECURITIES	36.20	34.91	37.64	36.54	29.26	29.16
52	TOTAL LOANS, NET OF UNEARNED DISC.	46.36	51.86	54.37	56.40	59.60	59.25
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7.63	8.84	10.72	13.71	20.15	26.39
54	MEMO: REAL ESTATE LOANS	9.47	10.67	13.20	14.96	18.46	11.90
55	MEMO: PERSONAL LOANS	7.23	7.03	7.50	8.64	10.16	11.44
56	MEMO: AGRICULTURAL LOANS	17.18	17.24	12.34	4.57	.81	1.81
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	92.47	92.79	92.27	91.61	89.95	86.27
59	NONINT. CASH & DUE / AVG. ASSETS	4.31	3.99	4.28	4.76	6.63	11.66
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	18.53	23.60	21.60	24.73	19.04	-12.15
61	CASH DIVIDEND / NET INCOME	.00	19.08	25.67	35.01	40.46	80.69
62	INTERNAL CAPITAL FORMATION RATE	9.94	8.37	8.97	8.60	5.30	3.19
63	EQUITY CAPITAL / AVERAGE ASSETS	8.78	8.52	8.36	8.05	7.00	7.21
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.95	9.52	9.13	8.59	7.84	8.25
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	.00	-8.03	-9.40	-1.85	.75	-8.35
66	NET INCOME (5 YR COMPOUND)	-4.51	-.03	3.51	4.86	5.07	13.33
67	AVERAGE ASSETS (1 YR)	5.82	6.05	6.05	6.06	7.58	8.07
68	AVERAGE ASSETS (5 YR COMPOUND)	5.86	6.68	6.55	6.94	7.97	8.01
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.50	1.79	3.50	7.98
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.09	.35	.62	3.23

BANK ADMINISTRATION INSTITUTE

KENTUCKY

PROFIT DISTRIBUTION PROFILE 1986 KENTUCKY BASED ON 331 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.65	9.11	9.43	9.89	10.27
2	INTEREST EXPENSE*	5.06	5.63	5.31	4.97	4.61
3	NET INTEREST INCOME (FTE)	3.38	3.75	4.15	4.59	5.07
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.15	.22	.32	.44	.59
6	OTHER NONINTEREST INCOME	.05	.10	.16	.29	.47
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.11	.40
8	SALARIES & EMPLOYEE BENEFITS*	1.96	1.73	1.45	1.24	1.05
9	OCCUPANCY EXPENSES*	.73	.59	.44	.32	.21
10	OTHER NONINTEREST EXPENSE*	1.56	1.21	.98	.80	.69
11	ADJUSTMENTS	.65	.47	.23	.05	-.07
12	RETURN ON ASSETS--NET INCOME	.38	.78	1.09	1.35	1.71
13	RETURN ON EQUITY--NET INCOME	3.68	8.75	11.93	14.85	18.19
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.51	9.90	10.32	10.78	11.27
15	BREAK EVEN YIELD*	9.38	8.76	8.28	7.82	7.40
16	YIELD ON LOANS	10.65	11.10	11.60	12.08	12.60
17	YIELD ON INVESTMENT SEC. (FTE)	8.08	8.71	9.27	9.95	11.13
18	RATE ON TIME & SAVINGS DEPOSITS*	7.55	7.30	7.05	6.79	6.56
19	RATE ON TOTAL INTEREST FUNDS*	7.52	7.26	7.01	6.76	6.55
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.34	-1.30	.77	.38	.11
21	GROSS CHARGE OFFS*	2.58	1.54	.94	.49	.18
22	RECOVERIES / GROSS CHARGE OFFS	3.08	8.14	16.13	30.60	62.06
23	NET CHARGE OFFS*	2.18	1.23	.69	.27	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.87	1.91	3.71	8.26	19.81
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.75	1.70	1.01	.42	.15
26	NONACCRUAL*	2.83	1.61	.67	.23	.00
27	RENEGOTIATED*	.13	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.07	3.34	1.96	1.09	.44
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	30.56	17.70	10.18	5.05	1.94
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.17	33.94	56.64	95.67	218.34
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	1.22	-8.24	15.98	23.51	34.16
32	ASSETS LESS LIABILITIES 3-6 MOS	-9.29	-5.56	-2.22	.92	4.86
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.43	.79	4.17	9.26	13.54
34	ASSETS LESS LIABILITIES >1 YR	8.13	15.53	23.56	31.99	39.91
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	14.65	6.43	-2.16	-11.06	-20.78
36	LIQUID ASSETS / LARGE LIABILITIES	55.04	87.91	167.71	299.86	552.73
37	CORE DEPOSITS / EARNING ASSETS	78.35	84.28	88.11	92.13	94.86
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	39.76	49.65	58.54	66.96	74.74
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.88	10.62	12.73	15.54	19.58
41	TOTAL DEMAND DEPOSITS	10.09	12.05	14.60	17.96	22.29
42	SAVINGS DEPOSITS (IPC)	18.57	23.53	28.50	33.36	38.62
43	TIME DEPOSITS (IPC)	37.91	44.58	51.40	57.46	61.46
44	TOTAL TIME & SAVINGS DEPOSITS	56.00	63.94	68.58	72.61	76.16
45	MEMO: TIME DEPOSITS OVER 100M*	13.69	9.34	6.23	3.34	1.82
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	88.50	92.19	94.96	97.37	99.74
48	FED FUNDS PURCHASED & REV. REPOS*	5.60	2.24	.33	.00	.00
49	BORROWINGS*	8.17	3.09	1.05	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.51	3.81	6.54	10.31	15.28
51	INVESTMENT SECURITIES	18.14	25.05	34.29	43.40	51.52
52	TOTAL LOANS, NET OF UNEARNED DISC.	37.23	46.66	55.86	64.27	71.32
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.08	4.51	8.79	14.34	20.99
54	MEMO: REAL ESTATE LOANS	13.57	19.20	25.03	30.56	37.24
55	MEMO: PERSONAL LOANS	7.57	9.90	13.37	17.63	23.69
56	MEMO: AGRICULTURAL LOANS	.00	.33	2.32	5.64	8.90
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.93	91.00	92.53	93.55	94.44
59	NONINT. CASH & DUE / AVG. ASSETS	2.98	3.57	4.52	5.58	7.01
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	37.12	29.63	18.88	7.62	.00
61	CASH DIVIDEND / NET INCOME	.00	9.27	27.17	59.64	100.00
62	INTERNAL CAPITAL FORMATION RATE	-6.00	3.02	7.03	10.69	13.13
63	EQUITY CAPITAL / AVERAGE ASSETS	6.85	7.79	8.84	10.44	12.88
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.44	8.41	9.52	10.94	13.30
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-46.77	-20.77	-.56	17.38	80.97
66	NET INCOME (5 YR COMPOUND)	-11.27	-1.23	6.89	15.89	29.55
67	AVERAGE ASSETS (1 YR)	.58	3.58	6.01	10.43	16.48
68	AVERAGE ASSETS (5 YR COMPOUND)	3.30	5.94	8.24	11.10	14.10
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.03	1.09	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.98	.51	.14	.00	.00

BANK ADMINISTRATION INSTITUTE

KENTUCKY

MEDIANS BY RESOURCE CLASS FOR 331 BANKS IN KENTUCKY

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.63	9.47	9.40	9.37	9.82	8.31
2	INTEREST EXPENSE*	4.60	4.28	4.30	4.37	4.53	3.86
3	NET INTEREST INCOME (FTE)	5.04	4.97	4.90	4.92	4.95	4.66
4	TRUST INCOME	.00	.00	.00	.00	.00	.27
5	SERVICE CHGS. ON DEPOSITS	.37	.38	.34	.29	.21	.15
6	OTHER NONINTEREST INCOME	.07	.14	.15	.17	.13	.11
7	SECURITIES GAINS (LOSSES)	.02	.00	.01	.01	.03	.02
8	SALARIES & EMPLOYEE BENEFITS*	1.99	1.54	1.44	1.41	1.28	1.08
9	OCCUPANCY EXPENSES*	.36	.46	.40	.35	.30	.26
10	OTHER NONINTEREST EXPENSE*	1.08	1.15	.93	.95	.93	.93
11	ADJUSTMENTS	.22	.29	.31	.28	.34	.00
12	RETURN ON ASSETS--NET INCOME	1.13	1.02	1.16	1.08	1.34	1.00
13	RETURN ON EQUITY--NET INCOME	8.37	10.48	11.76	12.52	13.58	16.14
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.60	10.37	10.22	10.20	10.79	9.91
15	BREAK EVEN YIELD*	7.08	8.55	8.33	8.29	8.13	7.66
16	YIELD ON LOANS	11.45	11.84	11.62	11.58	11.15	10.12
17	YIELD ON INVESTMENT SEC. (FTE)	8.79	9.24	9.14	9.03	10.70	10.83
18	RATE ON TIME & SAVINGS DEPOSITS*	6.74	7.09	7.06	7.03	7.06	6.98
19	RATE ON TOTAL INTEREST FUNDS*	6.73	7.03	7.05	7.00	6.99	6.81
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.59	.73	.86	.81	.93	.58
21	GROSS CHARGE OFFS*	.38	.95	1.05	.92	.84	.56
22	RECOVERIES / GROSS CHARGE OFFS	13.97	17.05	16.79	16.78	12.31	16.95
23	NET CHARGE OFFS*	.38	.69	.82	.72	.67	.46
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.63	3.29	3.77	4.29	3.55	5.18
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.76	1.07	1.08	.88	.94	.21
26	NONACCRUAL*	.00	.38	.83	.63	.94	1.37
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.02
28	TOTAL CLASSIFIED LOANS*	.87	2.30	2.30	1.95	1.78	1.73
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.49	8.56	11.19	10.05	10.44	15.14
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	49.50	58.38	50.00	57.90	72.77	83.77
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	28.06	14.82	16.35	14.33	16.01	19.76
32	ASSETS LESS LIABILITIES 3-6 MOS	-.08	-1.55	-3.31	-1.52	-2.58	-2.58
33	ASSETS LESS LIABILITIES 6-12 MOS	3.21	7.16	3.94	3.44	4.05	3.96
34	ASSETS LESS LIABILITIES >1 YR	11.67	20.42	21.05	26.74	26.85	21.97
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-11.43	-5.54	-6.19	-1.03	5.69	36.58
36	LIQUID ASSETS / LARGE LIABILITIES	289.55	219.38	213.60	146.23	99.37	52.21
37	CORE DEPOSITS / EARNING ASSETS	91.62	89.56	90.16	87.44	85.88	68.72
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	1.19
39	LOANS TO DEPOSITS	53.46	59.26	55.47	57.30	63.89	87.46
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	22.89	13.31	12.32	12.49	13.23	15.33
41	TOTAL DEMAND DEPOSITS	24.53	15.10	13.41	13.59	15.07	20.34
42	SAVINGS DEPOSITS (IPC)	24.90	27.02	28.46	28.87	30.45	29.09
43	TIME DEPOSITS (IPC)	49.45	53.02	52.35	50.14	47.07	32.84
44	TOTAL TIME & SAVINGS DEPOSITS	63.29	69.27	68.25	68.64	69.18	46.53
45	MEMO: TIME DEPOSITS OVER $100M*	2.47	4.94	5.02	7.01	8.11	12.37
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.40
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.54	95.67	95.53	94.64	94.56	80.93
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.74	2.12	20.96
49	BORROWINGS*	.00	.00	.36	1.65	2.81	24.34
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	15.28	7.51	6.65	6.43	4.91	7.65
51	INVESTMENT SECURITIES	29.79	33.24	30.30	30.84	32.46	16.92
52	TOTAL LOANS, NET OF UNEARNED DISC.	53.23	57.48	58.36	58.68	60.60	71.44
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.07	4.74	7.63	9.09	14.66	24.15
54	MEMO: REAL ESTATE LOANS	19.22	27.59	24.63	26.55	23.96	11.29
55	MEMO: PERSONAL LOANS	14.33	14.29	12.78	12.75	14.74	20.34
56	MEMO: AGRICULTURAL LOANS	7.12	3.27	3.78	1.92	.25	.34
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.01
58	EARNING ASSETS / AVERAGE ASSETS	91.56	92.14	92.61	92.95	92.16	87.40
59	NONINT. CASH & DUE / AVG. ASSETS	5.41	4.79	4.33	4.06	4.69	10.05
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	19.23	18.18	21.63	15.57	19.41	13.89
61	CASH DIVIDEND / NET INCOME	.00	21.21	29.06	35.25	27.17	27.39
62	INTERNAL CAPITAL FORMATION RATE	6.90	5.80	7.16	7.24	8.14	11.72
63	EQUITY CAPITAL / AVERAGE ASSETS	12.05	9.49	9.18	8.77	8.26	6.16
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.27	10.08	9.71	9.27	8.91	6.83
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-14.86	-7.37	1.33	-3.01	5.55	16.92
66	NET INCOME (5 YR COMPOUND)	-.97	5.84	4.65	8.06	11.81	15.34
67	AVERAGE ASSETS (1 YR)	8.92	6.59	5.22	5.00	8.11	11.62
68	AVERAGE ASSETS (5 YR COMPOUND)	9.96	7.73	7.74	8.24	9.22	9.23
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.47	14.74
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.07	.16	.36	2.72

BANK ADMINISTRATION INSTITUTE

LOUISIANA

PROFIT DISTRIBUTION PROFILE 1986 LOUISIANA BASED ON 298 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.41	8.88	9.42	9.83	10.26
2	INTEREST EXPENSE*	6.09	5.73	5.37	5.00	4.56
3	NET INTEREST INCOME (FTE)	3.03	3.54	3.96	4.52	4.90
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.21	.33	.47	.65	.86
6	OTHER NONINTEREST INCOME	.10	.16	.23	.39	.64
7	SECURITIES GAINS (LOSSES)	.00	.00	.06	.30	.66
8	SALARIES & EMPLOYEE BENEFITS*	2.30	1.98	1.69	1.44	1.22
9	OCCUPANCY EXPENSES*	1.10	.82	.62	.46	.36
10	OTHER NONINTEREST EXPENSE*	1.86	1.59	1.24	1.00	.86
11	ADJUSTMENTS	.28	.05	.00	-.30	-.57
12	RETURN ON ASSETS--NET INCOME	-3.31	-1.05	.23	.78	1.24
13	RETURN ON EQUITY--NET INCOME	-39.22	-13.05	2.18	8.66	13.17
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.39	9.97	10.58	11.03	11.38
15	BREAK EVEN YIELD*	10.78	9.87	9.07	8.59	7.85
16	YIELD ON LOANS	10.57	11.30	11.90	12.04	13.12
17	YIELD ON INVESTMENT SEC. (FTE)	7.29	8.05	8.82	9.62	10.06
18	RATE ON TIME & SAVINGS DEPOSITS*	7.67	7.35	7.07	6.80	6.41
19	RATE ON TOTAL INTEREST FUNDS*	7.67	7.38	7.07	6.79	6.50
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	6.96	4.38	2.42	1.40	.69
21	GROSS CHARGE OFFS*	6.77	4.38	2.58	1.42	.81
22	RECOVERIES / GROSS CHARGE OFFS	2.01	4.66	10.55	22.09	38.37
23	NET CHARGE OFFS*	6.24	3.88	2.13	1.13	.60
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.04	.51	1.22	2.37	3.93
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.57	2.87	1.73	.88	.39
26	NONACCRUAL*	7.84	5.12	2.46	1.14	.28
27	RENEGOTIATED*	.35	.07	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	11.01	8.07	4.79	2.87	1.55
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	87.92	55.76	27.06	14.62	4.88
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.32	21.78	33.66	53.02	78.18
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	.07	7.78	16.33	25.31	36.43
32	ASSETS LESS LIABILITIES 3-6 MOS	-11.97	-8.77	-5.40	-1.31	1.40
33	ASSETS LESS LIABILITIES 6-12 MOS	-4.02	-.05	3.47	6.93	10.55
34	ASSETS LESS LIABILITIES >1 YR	7.68	16.09	22.22	29.42	38.55
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	35.37	23.65	14.29	3.45	-8.22
36	LIQUID ASSETS / LARGE LIABILITIES	26.38	36.77	60.01	94.18	143.64
37	CORE DEPOSITS / EARNING ASSETS	61.38	70.06	76.32	83.38	89.51
38	BROKERED DEPOSITS / EARNING ASSETS*	.06	.00	.00	.00	.00
39	LOANS TO DEPOSITS	42.05	54.22	63.87	71.53	78.57
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.78	10.11	12.54	16.14	19.72
41	TOTAL DEMAND DEPOSITS	9.94	12.75	15.70	19.33	23.37
42	SAVINGS DEPOSITS (IPC)	15.29	20.74	26.73	34.32	42.40
43	TIME DEPOSITS (IPC)	37.11	45.87	55.05	63.52	69.73
44	TOTAL TIME & SAVINGS DEPOSITS	64.72	70.88	75.51	80.06	83.33
45	MEMO: TIME DEPOSITS OVER 100M*	37.18	27.95	21.07	15.83	11.98
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.99	95.63	99.27	102.01	105.95
48	FED FUNDS PURCHASED & REV. REPOS*	3.71	.39	.00	.00	.00
49	BORROWINGS*	5.18	1.12	.23	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.08	3.80	6.05	9.50	15.21
51	INVESTMENT SECURITIES	11.12	16.92	24.87	33.38	43.45
52	TOTAL LOANS, NET OF UNEARNED DISC.	40.52	53.14	64.34	71.89	78.12
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	15.01	19.53	23.92	28.90	35.50
54	MEMO: REAL ESTATE LOANS	19.07	17.95	25.65	35.34	44.50
55	MEMO: PERSONAL LOANS	6.52	8.98	13.01	17.94	23.44
56	MEMO: AGRICULTURAL LOANS	.00	.00	.59	2.86	7.34
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.69	88.15	90.07	91.13	92.94
59	NONINT. CASH & DUE / AVG. ASSETS	3.45	4.19	5.29	6.41	8.18
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	57.71	32.86	5.38	.00	-4.47
61	CASH DIVIDEND / NET INCOME	-18.26	.00	.00	46.54	98.51
62	INTERNAL CAPITAL FORMATION RATE	-40.45	-14.72	-.31	5.43	8.69
63	EQUITY CAPITAL / AVERAGE ASSETS	5.68	6.72	8.44	10.26	12.57
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.87	7.87	9.22	11.16	13.19
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-440.17	-149.27	-45.73	3.20	102.17
66	NET INCOME (5 YR COMPOUND)	-38.50	-21.28	-6.33	5.33	15.62
67	AVERAGE ASSETS (1 YR)	-8.49	-4.06	1.57	6.64	16.99
68	AVERAGE ASSETS (5 YR COMPOUND)	1.27	3.57	6.36	10.45	14.11
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.23	1.60	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.84	1.11	.44	.11	.00

BANK ADMINISTRATION INSTITUTE

LOUISIANA

MEDIANS BY RESOURCE CLASS FOR 298 BANKS IN LOUISIANA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.96	9.58	9.41	9.32	9.50	8.99
2	INTEREST EXPENSE*	4.49	5.63	5.50	5.28	5.02	5.05
3	NET INTEREST INCOME (FTE)	4.47	3.88	3.90	4.00	4.28	4.02
4	TRUST INCOME	.00	.00	.00	.00	.01	.20
5	SERVICE CHGS. ON DEPOSITS	.58	.50	.44	.50	.48	.39
6	OTHER NONINTEREST INCOME	.31	.24	.22	.23	.25	.31
7	SECURITIES GAINS (LOSSES)	.00	.07	.08	.06	.02	.14
8	SALARIES & EMPLOYEE BENEFITS*	2.12	1.82	1.63	1.64	1.60	1.65
9	OCCUPANCY EXPENSES*	.82	.65	.55	.63	.62	.54
10	OTHER NONINTEREST EXPENSE*	1.52	1.39	1.28	1.16	1.15	1.01
11	ADJUSTMENTS	.00	.00	.00	.00	-.02	-.04
12	RETURN ON ASSETS--NET INCOME	.16	-.20	.29	.10	.40	.23
13	RETURN ON EQUITY--NET INCOME	1.62	-1.47	3.25	1.31	4.47	3.10
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.05	10.68	10.51	10.48	10.69	10.63
15	BREAK EVEN YIELD*	9.44	9.51	9.24	9.06	8.57	8.30
16	YIELD ON LOANS	12.93	12.48	12.02	11.91	11.32	10.77
17	YIELD ON INVESTMENT SEC. (FTE)	8.74	8.58	8.41	8.70	10.12	10.68
18	RATE ON TIME & SAVINGS DEPOSITS*	6.70	7.37	7.17	7.04	6.87	7.04
19	RATE ON TOTAL INTEREST FUNDS*	7.19	7.38	7.17	7.04	6.88	7.01
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.84	2.85	2.28	2.58	2.39	2.32
21	GROSS CHARGE OFFS*	2.25	3.31	2.37	2.69	2.32	2.50
22	RECOVERIES / GROSS CHARGE OFFS	19.06	10.49	11.49	8.94	9.59	14.10
23	NET CHARGE OFFS*	1.69	2.58	1.86	2.34	1.97	2.21
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.02	.93	1.33	1.03	1.79	1.59
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.00	2.09	1.94	1.72	1.42	.98
26	NONACCRUAL*	.33	2.73	2.72	2.42	2.22	3.13
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.09
28	TOTAL CLASSIFIED LOANS*	2.80	6.69	4.96	4.92	3.89	4.41
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	7.11	28.34	28.42	30.15	24.69	25.79
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	63.89	38.11	30.53	29.44	36.01	40.25
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	19.50	14.92	16.07	15.95	18.72	17.04
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.27	-6.03	-5.40	-6.18	-4.37	-5.16
33	ASSETS LESS LIABILITIES 6-12 MOS.	6.56	4.23	2.51	2.04	2.76	2.00
34	ASSETS LESS LIABILITIES >1 YR.	11.70	17.73	21.05	23.38	25.14	24.95
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.17	9.04	14.73	12.78	14.78	27.84
36	LIQUID ASSETS / LARGE LIABILITIES	73.01	55.55	48.72	64.61	66.65	49.72
37	CORE DEPOSITS / EARNING ASSETS	77.28	76.57	75.21	77.60	76.80	70.08
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	52.09	62.21	64.78	63.10	60.74	69.90
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	13.17	11.04	12.28	12.61	14.62	16.91
41	TOTAL DEMAND DEPOSITS	17.23	13.96	14.84	16.59	17.53	20.48
42	SAVINGS DEPOSITS (IPC)	20.17	22.44	25.11	28.50	33.90	29.37
43	TIME DEPOSITS (IPC)	54.69	61.02	56.92	54.65	46.97	38.95
44	TOTAL TIME & SAVINGS DEPOSITS	69.49	77.07	77.80	75.65	75.88	66.33
45	MEMO: TIME DEPOSITS OVER 100M*	19.14	19.17	22.84	21.03	20.57	24.53
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.51	98.86	99.85	100.26	98.07	91.46
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.62	10.19
49	BORROWINGS*	.00	.00	.00	.50	.96	11.98
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS.	18.29	7.24	6.49	4.95	5.79	7.06
51	INVESTMENT SECURITIES	26.92	22.81	24.51	26.83	29.08	23.68
52	TOTAL LOANS, NET OF UNEARNED DISC.	50.49	62.83	64.74	63.90	58.49	65.30
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.81	14.78	15.17	16.75	16.01	22.08
54	MEMO: REAL ESTATE LOANS	28.73	21.61	23.87	27.42	22.08	18.42
55	MEMO: PERSONAL LOANS	11.97	13.63	13.34	12.37	12.68	17.71
56	MEMO: AGRICULTURAL LOANS	.00	.78	.71	.28	.06	.07
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.72	90.73	90.44	89.99	89.97	88.55
59	NONINT. CASH & DUE / AVG. ASSETS	6.57	5.07	5.25	4.98	5.49	7.52
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	1.62	12.01	7.60	15.51
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	.00	24.63	25.16
62	INTERNAL CAPITAL FORMATION RATE	.67	-4.88	1.56	-2.13	.34	-2.80
63	EQUITY CAPITAL / AVERAGE ASSETS	13.44	8.91	8.56	8.07	8.18	7.07
64	PRIMARY CAPITAL / AVERAGE ASSETS	14.14	9.70	9.35	8.74	8.91	8.41
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-13.75	-34.50	-36.36	-51.02	-50.00	-35.39
66	NET INCOME (5 YR COMPOUND)	-26.57	-11.51	-6.59	-2.35	-10.07	-3.29
67	AVERAGE ASSETS (1 YR)	2.02	-3.35	1.59	1.03	3.03	3.14
68	AVERAGE ASSETS (5 YR COMPOUND)	4.88	7.18	6.54	6.21	6.67	7.10
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.72	6.83
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.24	.44	.49	.50	1.78

BANK ADMINISTRATION INSTITUTE

MAINE

PROFIT DISTRIBUTION PROFILE 1986 MAINE BASED ON 22 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	9.48	9.71	9.93	10.44	10.78
2	INTEREST EXPENSE*	5.68	5.48	4.98	4.74	4.59
3	NET INTEREST INCOME (FTE)	4.58	4.67	5.01	5.28	5.36
4	TRUST INCOME	.00	.00	.00	.00	.33
5	SERVICE CHGS. ON DEPOSITS	.13	.22	.31	.44	.52
6	OTHER NONINTEREST INCOME	.23	.31	.42	.90	1.00
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.13	.30
8	SALARIES & EMPLOYEE BENEFITS*	2.17	2.09	2.00	1.78	1.61
9	OCCUPANCY EXPENSES*	.85	.66	.62	.50	.46
10	OTHER NONINTEREST EXPENSE*	2.16	1.59	1.28	1.08	.96
11	ADJUSTMENTS	.75	.56	.33	.20	.07
12	RETURN ON ASSETS--NET INCOME	1.00	1.10	1.17	1.44	1.50
13	RETURN ON EQUITY--NET INCOME	13.50	14.37	16.64	19.96	21.20
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.57	10.88	11.32	11.57	11.90
15	BREAK EVEN YIELD*	9.55	9.18	8.66	8.52	8.37
16	YIELD ON LOANS	11.19	11.88	12.09	12.40	12.74
17	YIELD ON INVESTMENT SEC. (FTE)	7.66	8.44	9.19	9.82	11.36
18	RATE ON TIME & SAVINGS DEPOSITS*	7.18	7.03	6.70	6.48	6.29
19	RATE ON TOTAL INTEREST FUNDS*	7.05	6.97	6.73	6.42	6.11
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.47	.41	.26	.18	.08
21	GROSS CHARGE OFFS*	.37	.30	.19	.12	.05
22	RECOVERIES / GROSS CHARGE OFFS	29.73	37.66	46.90	72.58	276.47
23	NET CHARGE OFFS*	.21	.14	.10	.05	-.09
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-15.42	5.41	13.86	18.59	36.00
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.47	.76	.46	.23	.02
26	NONACCRUAL*	.82	.61	.33	.15	.09
27	RENEGOTIATED*	.19	.05	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.10	1.46	1.20	.70	.43
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	16.34	12.97	8.74	5.10	3.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	49.58	79.19	93.55	156.79	276.17
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	7.37	10.08	19.87	25.34	32.93
32	ASSETS LESS LIABILITIES 3-6 MOS.	-2.89	-1.56	.11	1.79	5.38
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.16	1.13	2.91	5.65	15.80
34	ASSETS LESS LIABILITIES >1 YR	19.43	23.81	30.16	42.90	50.68
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	14.40	8.28	2.42	-4.62	-8.09
36	LIQUID ASSETS / LARGE LIABILITIES	75.97	88.35	149.14	247.86	318.58
37	CORE DEPOSITS / EARNING ASSETS	83.49	90.78	92.53	94.67	95.69
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	60.22	68.72	73.48	77.16	85.84
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.86	12.15	14.12	16.55	17.74
41	TOTAL DEMAND DEPOSITS	10.59	13.44	17.39	19.05	21.55
42	SAVINGS DEPOSITS (IPC)	38.20	41.01	49.53	52.80	58.28
43	TIME DEPOSITS (IPC)	22.40	24.95	30.63	34.38	41.46
44	TOTAL TIME & SAVINGS DEPOSITS	59.77	63.44	68.43	74.81	76.11
45	MEMO: TIME DEPOSITS OVER 100M*	11.98	9.19	4.18	2.93	1.96
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.07	95.31	97.37	98.76	101.45
48	FED FUNDS PURCHASED & REV. REPOS*	9.35	4.68	1.43	.09	.00
49	BORROWINGS*	12.71	6.16	2.67	1.15	.31
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.49	1.09	2.30	5.75	9.10
51	INVESTMENT SECURITIES	10.90	17.01	24.04	29.91	30.87
52	TOTAL LOANS, NET OF UNEARNED DISC.	59.90	66.04	70.07	75.89	84.79
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.82	13.96	21.08	25.86	30.19
54	MEMO: REAL ESTATE LOANS	20.89	27.35	30.29	37.19	42.10
55	MEMO: PERSONAL LOANS	8.76	9.91	13.52	15.94	18.52
56	MEMO: AGRICULTURAL LOANS	.00	.00	.13	.50	1.26
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.19	88.78	90.35	92.28	92.91
59	NONINT. CASH & DUE / AVG. ASSETS	4.46	5.05	6.43	7.57	9.54
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	37.00	31.64	25.31	15.76	11.02
61	CASH DIVIDEND / NET INCOME	9.86	13.19	20.22	43.67	49.87
62	INTERNAL CAPITAL FORMATION RATE	7.47	9.30	10.17	14.09	19.99
63	EQUITY CAPITAL / AVERAGE ASSETS	5.39	6.41	7.28	8.32	9.39
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.70	6.96	7.89	8.95	10.56
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	.74	9.19	17.84	32.08	41.37
66	NET INCOME (5 YR COMPOUND)	9.25	14.98	16.74	39.99	59.23
67	AVERAGE ASSETS (1 YR)	7.84	9.37	15.60	22.78	34.51
68	AVERAGE ASSETS (5 YR COMPOUND)	5.98	8.76	13.67	16.92	29.25
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.24	4.50	2.24	.25	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.11	.73	.36	.13	.00

BANK ADMINISTRATION INSTITUTE

MAINE

MEDIANS BY RESOURCE CLASS FOR 22 BANKS IN MAINE

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	10.16	10.15	N/A	10.36	9.75
2	INTEREST EXPENSE*	N/A	5.34	5.36	N/A	5.50	4.63
3	NET INTEREST INCOME (FTE)	N/A	4.76	4.89	N/A	5.03	5.19
4	TRUST INCOME	N/A	.00	.00	N/A	.00	.27
5	SERVICE CHGS. ON DEPOSITS	N/A	.28	.26	N/A	.27	.40
6	OTHER NONINTEREST INCOME	N/A	.87	.29	N/A	.31	.67
7	SECURITIES GAINS (LOSSES)	N/A	.32	.16	N/A	.00	.12
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.07	1.96	N/A	1.82	1.94
9	OCCUPANCY EXPENSES*	N/A	.76	.57	N/A	.63	.58
10	OTHER NONINTEREST EXPENSE*	N/A	1.22	.95	N/A	1.22	1.53
11	ADJUSTMENTS	N/A	.49	.69	N/A	.18	.24
12	RETURN ON ASSETS--NET INCOME	N/A	1.14	1.24	N/A	1.43	1.19
13	RETURN ON EQUITY--NET INCOME	N/A	19.53	13.69	N/A	17.88	19.56
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	11.46	11.29	N/A	11.42	11.33
15	BREAK EVEN YIELD*	N/A	9.36	9.00	N/A	8.63	8.76
16	YIELD ON LOANS	N/A	12.81	12.53	N/A	12.32	11.44
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.70	8.94	N/A	9.17	11.10
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.68	6.90	N/A	6.97	6.61
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.79	6.87	N/A	6.94	6.57
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	.26	.08	N/A	.27	.32
21	GROSS CHARGE OFFS*	N/A	.58	.15	N/A	.16	.26
22	RECOVERIES / GROSS CHARGE OFFS	N/A	69.70	114.95	N/A	39.84	42.06
23	NET CHARGE OFFS*	N/A	.08	.05	N/A	.08	.12
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	10.28	-4.65	N/A	15.41	16.13
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	.75	.36	N/A	.51	.27
26	NONACCRUAL*	N/A	.33	.64	N/A	.17	.28
27	RENEGOTIATED*	N/A	.00	.00	N/A	.00	.05
28	TOTAL CLASSIFIED LOANS*	N/A	1.73	1.28	N/A	.97	.70
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	15.19	8.35	N/A	7.41	5.87
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	88.83	101.27	N/A	93.81	159.24
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	21.89	23.77	N/A	18.21	17.93
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	.49	-1.52	N/A	.34	-.22
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	1.93	.89	N/A	3.19	4.20
34	ASSETS LESS LIABILITIES >1 YR.	N/A	29.23	33.05	N/A	27.01	28.31
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	5.69	.93	N/A	-4.52	11.69
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	88.91	174.55	N/A	187.08	95.72
37	CORE DEPOSITS / EARNING ASSETS	N/A	90.80	92.57	N/A	93.91	91.74
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	N/A	.00	.00
39	LOANS TO DEPOSITS	N/A	72.46	73.20	N/A	73.71	74.01
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	12.89	12.29	N/A	11.58	17.43
41	TOTAL DEMAND DEPOSITS	N/A	14.57	14.11	N/A	13.20	21.48
42	SAVINGS DEPOSITS (IPC)	N/A	41.99	48.42	N/A	55.53	38.08
43	TIME DEPOSITS (IPC)	N/A	42.09	34.38	N/A	28.90	24.47
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	73.97	75.85	N/A	68.97	61.51
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	11.19	4.72	N/A	3.39	3.56
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	N/A	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	103.53	96.71	N/A	97.31	96.22
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.70	N/A	.59	7.75
49	BORROWINGS*	N/A	.17	2.03	N/A	1.40	10.65
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	5.94	6.76	N/A	1.84	2.15
51	INVESTMENT SECURITIES	N/A	16.74	20.47	N/A	29.41	25.61
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	72.56	70.78	N/A	70.37	69.23
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	30.73	14.28	N/A	14.33	23.50
54	MEMO: REAL ESTATE LOANS	N/A	30.05	39.76	N/A	30.02	24.22
55	MEMO: PERSONAL LOANS	N/A	10.97	11.26	N/A	13.50	16.36
56	MEMO: AGRICULTURAL LOANS	N/A	.12	.00	N/A	.86	.38
57	MEMO: FOREIGN LOANS	N/A	.00	.00	N/A	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	89.43	92.04	N/A	92.25	87.99
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	6.24	5.32	N/A	5.04	8.92
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	28.12	32.71	N/A	18.60	17.31
61	CASH DIVIDEND / NET INCOME	N/A	10.64	26.17	N/A	21.68	49.15
62	INTERNAL CAPITAL FORMATION RATE	N/A	17.46	9.53	N/A	10.84	9.52
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	6.61	8.87	N/A	7.72	6.37
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	7.65	9.49	N/A	8.27	7.02
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	39.59	17.35	N/A	17.64	13.95
66	NET INCOME (5 YR COMPOUND)	N/A	25.00	19.90	N/A	15.84	3.44
67	AVERAGE ASSETS (1 YR)	N/A	29.22	9.29	N/A	14.68	16.69
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	14.95	4.48	N/A	11.18	22.47
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	.00	3.78	N/A	.31	2.48
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.14	.53	N/A	.14	.73

BANK ADMINISTRATION INSTITUTE

MARYLAND

PROFIT DISTRIBUTION PROFILE 1986 MARYLAND BASED ON 92 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.46	8.92	9.74	10.07	10.43
2	INTEREST EXPENSE*	6.02	5.53	5.15	4.58	4.00
3	NET INTEREST INCOME (FTE)	3.57	4.17	4.44	4.99	5.47
4	TRUST INCOME	.00	.00	.00	.00	.09
5	SERVICE CHGS. ON DEPOSITS	.08	.18	.31	.44	.60
6	OTHER NONINTEREST INCOME	.05	.07	.12	.21	.38
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.06	.17
8	SALARIES & EMPLOYEE BENEFITS*	2.07	1.86	1.55	1.31	1.15
9	OCCUPANCY EXPENSES*	.83	.69	.49	.31	.22
10	OTHER NONINTEREST EXPENSE*	1.43	1.16	.98	.74	.64
11	ADJUSTMENTS	1.07	.74	.41	.10	-.03
12	RETURN ON ASSETS--NET INCOME	.38	.79	1.14	1.48	1.80
13	RETURN ON EQUITY--NET INCOME	4.33	10.76	14.75	17.61	19.99
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.72	10.12	10.60	11.02	11.43
15	BREAK EVEN YIELD*	9.58	9.00	8.24	7.70	6.93
16	YIELD ON LOANS	10.62	11.17	11.84	12.37	12.87
17	YIELD ON INVESTMENT SEC. (FTE)	6.77	7.77	8.38	9.56	11.55
18	RATE ON TIME & SAVINGS DEPOSITS*	7.69	7.31	6.99	6.56	6.34
19	RATE ON TOTAL INTEREST FUNDS*	7.61	7.31	6.97	6.56	6.34
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.93	.56	.34	.21	.14
21	GROSS CHARGE OFFS*	.84	.48	.32	.10	.05
22	RECOVERIES / GROSS CHARGE OFFS	1.92	11.30	27.58	60.68	94.24
23	NET CHARGE OFFS*	.52	.35	.14	.04	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.66	4.77	10.96	27.00	66.69
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.72	1.13	.32	.08	.01
26	NONACCRUAL*	.93	.47	.08	.00	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.78	1.48	.57	.27	.07
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	15.91	11.18	4.04	1.64	.44
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	41.75	75.08	169.97	434.65	987.50
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.28	-9.39	18.26	31.37	44.95
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.52	-3.24	-.37	2.33	5.47
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.26	-.13	3.24	6.00	9.09
34	ASSETS LESS LIABILITIES >1 YR.	14.55	25.67	33.72	44.28	53.50
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	19.28	5.76	-1.54	-9.10	-20.05
36	LIQUID ASSETS / LARGE LIABILITIES	46.33	80.36	195.51	431.96	684.89
37	CORE DEPOSITS / EARNING ASSETS	73.96	85.97	91.84	95.78	97.13
38	BROKERED DEPOSITS / EARNING ASSETS*	.99	.00	.00	.00	.00
39	LOANS TO DEPOSITS	52.26	59.62	67.87	73.41	79.81
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.83	12.51	15.55	23.10	36.68
41	TOTAL DEMAND DEPOSITS	11.09	14.17	16.85	25.61	38.18
42	SAVINGS DEPOSITS (IPC)	31.96	37.49	41.68	46.12	52.39
43	TIME DEPOSITS (IPC)	20.00	27.54	35.69	41.03	48.42
44	TOTAL TIME & SAVINGS DEPOSITS	56.91	63.38	70.61	75.80	78.70
45	MEMO: TIME DEPOSITS OVER 100M*	15.57	8.43	4.46	2.51	1.17
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.16	94.76	96.76	98.88	101.40
48	FED FUNDS PURCHASED & REV. REPOS*	6.63	1.65	14	.00	.00
49	BORROWINGS*	7.83	3.11	.86	.01	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.20	3.32	6.86	11.22	15.05
51	INVESTMENT SECURITIES	9.14	16.71	24.62	32.20	40.24
52	TOTAL LOANS, NET OF UNEARNED DISC.	49.05	57.70	65.10	70.15	77.32
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.81	5.21	8.91	14.82	23.11
54	MEMO: REAL ESTATE LOANS	16.63	23.01	33.09	41.37	49.35
55	MEMO: PERSONAL LOANS	7.38	9.72	13.82	19.32	27.82
56	MEMO: AGRICULTURAL LOANS	.00	.00	.09	.66	2.53
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.14	89.55	91.93	93.68	94.62
59	NONINT. CASH & DUE / AVG. ASSETS	3.12	3.80	5.22	7.22	8.84
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	44.77	39.78	27.45	13.59	-.46
61	CASH DIVIDEND / NET INCOME	.00	19.02	34.34	38.75	42.23
62	INTERNAL CAPITAL FORMATION RATE	2.56	7.85	10.90	15.88	19.97
63	EQUITY CAPITAL / AVERAGE ASSETS	6.17	7.19	7.90	9.97	11.64
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.85	7.73	8.63	10.25	12.65
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-18.90	-1.72	10.85	27.61	46.29
66	NET INCOME (5 YR COMPOUND)	3.15	9.64	16.31	24.85	31.09
67	AVERAGE ASSETS (1 YR)	9.31	13.00	18.39	24.40	32.19
68	AVERAGE ASSETS (5 YR COMPOUND)	8.61	11.25	13.72	17.18	21.06
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	13.31	5.83	2.74	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.38	1.31	.50	.05	.00

BANK ADMINISTRATION INSTITUTE

MARYLAND

MEDIANS BY RESOURCE CLASS FOR 93 BANKS IN MARYLAND

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	9.58	9.93	9.87	9.74	8.82
2	INTEREST EXPENSE*	N/A	4.87	5.48	5.39	5.01	4.85
3	NET INTEREST INCOME (FTE)	N/A	4.56	4.39	4.36	4.74	3.78
4	TRUST INCOME	N/A	.00	.00	.00	.00	.08
5	SERVICE CHGS. ON DEPOSITS	N/A	.34	.37	.29	.31	.49
6	OTHER NONINTEREST INCOME	N/A	.09	.11	.09	.12	.56
7	SECURITIES GAINS (LOSSES)	N/A	.00	.00	.00	.00	.07
8	SALARIES & EMPLOYEE BENEFITS*	N/A	1.97	1.60	1.46	1.43	1.88
9	OCCUPANCY EXPENSES*	N/A	.68	.49	.42	.40	.73
10	OTHER NONINTEREST EXPENSE*	N/A	1.11	.94	.94	.94	1.03
11	ADJUSTMENTS	N/A	.16	.40	.57	.44	-.04
12	RETURN ON ASSETS--NET INCOME	N/A	.78	1.10	1.26	1.19	.74
13	RETURN ON EQUITY--NET INCOME	N/A	9.18	13.14	15.97	15.56	13.47
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	10.48	10.85	10.67	10.65	10.22
15	BREAK EVEN YIELD*	N/A	9.21	9.96	9.56	7.87	9.35
16	YIELD ON LOANS	N/A	12.15	12.33	12.34	11.93	10.00
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.73	7.94	8.34	8.78	9.55
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.93	7.21	7.06	6.89	7.92
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.93	7.20	7.03	6.82	7.26
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	.29	.34	.40	.26	.51
21	GROSS CHARGE OFFS*	N/A	.19	.17	.28	.17	.31
22	RECOVERIES / GROSS CHARGE OFFS	N/A	5.88	26.98	24.01	30.79	21.20
23	NET CHARGE OFFS*	N/A	.10	.11	.14	.10	.21
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	8.37	10.71	11.09	12.08	4.03
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	.33	.51	.45	.15	.26
26	NONACCRUAL*	N/A	.00	.00	.09	.15	.65
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	.36	.54	.55	.61	.95
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	1.44	3.31	4.82	3.66	10.18
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	115.22	150.63	151.81	203.36	175.36
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	13.36	27.95	12.37	20.89	14.76
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	-5.14	-1.55	-5.02	1.04	-1.26
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	2.69	2.55	3.05	4.32	1.30
34	ASSETS LESS LIABILITIES >1 YR	N/A	36.52	19.62	40.59	33.87	27.71
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-1.67	.56	-.81	-4.52	23.72
36	LIQUID ASSETS / LARGE LIABILITIES*	N/A	190.09	263.78	196.19	249.99	357.54
37	CORE DEPOSITS / EARNING ASSETS	N/A	89.34	93.62	91.46	92.96	78.07
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	1.25
39	LOANS TO DEPOSITS	N/A	64.35	70.54	66.15	65.32	76.93
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	17.03	14.03	14.90	17.19	21.78
41	TOTAL DEMAND DEPOSITS	N/A	17.86	14.85	16.01	18.92	26.62
42	SAVINGS DEPOSITS (IPC)	N/A	38.36	40.96	40.70	44.04	31.50
43	TIME DEPOSITS (IPC)	N/A	38.17	38.43	39.29	33.07	27.64
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	67.88	74.60	71.27	70.45	57.83
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	5.45	4.08	5.38	3.63	10.51
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	96.23	97.27	97.22	97.49	91.08
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.00	.51	14.45
49	BORROWINGS*	N/A	.01	.66	.16	.96	15.23
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	9.79	6.40	6.03	7.79	2.87
51	INVESTMENT SECURITIES	N/A	18.51	18.05	25.08	27.39	10.51
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	62.61	67.55	64.31	64.01	74.43
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	8.94	8.61	8.70	9.12	20.64
54	MEMO: REAL ESTATE LOANS	N/A	40.74	40.76	33.74	31.75	35.32
55	MEMO: PERSONAL LOANS	N/A	10.31	11.94	15.76	15.15	10.30
56	MEMO: AGRICULTURAL LOANS	N/A	.06	.00	.35	.14	.01
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	89.45	92.28	92.91	91.43	87.38
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	6.61	4.66	4.90	5.10	8.77
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	23.29	29.85	31.30	34.12	24.53
61	CASH DIVIDEND / NET INCOME	N/A	7.08	21.94	20.99	30.46	26.04
62	INTERNAL CAPITAL FORMATION RATE	N/A	6.61	9.65	11.83	10.78	9.66
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	11.74	7.91	8.53	7.60	6.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	12.20	8.46	9.29	8.42	6.98
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	15.28	-2.59	18.34	7.33	8.93
66	NET INCOME (5 YR COMPOUND)	N/A	9.39	13.73	19.88	16.79	14.30
67	AVERAGE ASSETS (1 YR)	N/A	23.56	18.03	17.44	18.43	20.44
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	12.06	13.97	12.72	14.15	14.51
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	.00	1.35	1.76	2.82	17.19
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.12	.33	.50	.67	2.19

BANK ADMINISTRATION INSTITUTE

MASSACHUSETTS

PROFIT DISTRIBUTION PROFILE 1988 MASSACHUSETTS BASED ON 106 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	6.42	8.85	9.45	9.93	10.59
2	INTEREST EXPENSE*	5.55	5.15	4.74	4.30	5.13
3	NET INTEREST INCOME (FTE)	3.41	4.11	4.75	5.14	5.59
4	TRUST INCOME	.00	.00	.20	.40	.47
5	SERVICE CHGS. ON DEPOSITS	.02	.16	.28	.40	.51
6	OTHER NONINTEREST INCOME	.15	.22	.41	.66	1.23
7	SECURITIES GAINS (LOSSES)	.04	.00	.01	.07	.27
8	SALARIES & EMPLOYEE BENEFITS*	2.47	2.07	1.91	1.30	1.11
9	OCCUPANCY EXPENSE*	1.05	.97	.51	.40	.30
10	OTHER NONINTEREST EXPENSE*	2.80	2.11	1.50	1.12	.88
11	ADJUSTMENTS	1.04	.74	.46	.26	.00
12	RETURN ON ASSETS--NET INCOME	.38	.99	.93	1.25	1.57
13	RETURN ON EQUITY--NET INCOME	2.80	11.78	15.74	20.35	23.65
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.63	10.13	10.54	11.11	11.60
15	BREAK EVEN YIELD*	9.83	9.02	8.37	7.67	9.86
16	YIELD ON LOANS	10.17	10.69	11.24	12.12	12.72
17	YIELD ON INVESTMENT SEC. (FTE)	7.08	8.42	9.27	10.45	11.70
18	RATE ON TIME & SAVINGS DEPOSITS*	7.43	6.93	6.58	6.28	5.92
19	RATE ON TOTAL INTEREST FUNDS*	7.39	6.93	6.57	6.34	5.76
	ASSET QUALITY					
	LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.86	.57	.37	.27	.14
21	GROSS CHARGE OFFS*	.61	.38	.19	.09	.03
22	RECOVERIES / GROSS CHARGE OFFS	9.14	18.10	33.44	58.49	107.01
23	NET CHARGE OFFS*	.42	.25	.12	.03	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-57.70	4.94	9.61	19.67	43.72
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	.99	.56	.25	.11	.04
26	NONACCRUAL*	.94	.57	.31	.05	.00
27	RENEGOTIATED*	.05	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	1.80	1.18	.62	.33	.16
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	18.85	10.90	6.24	2.88	1.12
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	52.97	82.61	155.30	252.04	447.38
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	14.58	20.68	27.48	37.01	47.38
32	ASSETS LESS LIABILITIES 3-6 MOS	-4.16	-1.47	.00	1.97	3.56
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.21	.75	2.88	4.68	8.56
34	ASSETS LESS LIABILITIES >1 YR	9.05	19.44	29.22	38.42	45.84
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	33.88	17.23	6.86	-1.17	-7.20
36	LIQUID ASSETS / LARGE LIABILITIES	23.90	55.41	100.81	217.69	449.69
37	CORE DEPOSITS / EARNING ASSETS	54.94	79.81	88.41	95.72	100.66
38	BROKERED DEPOSITS / EARNING ASSETS*	.98	.00	.00	.00	.00
39	LOANS TO DEPOSITS	44.77	62.14	77.28	84.36	92.83
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.64	14.08	17.87	21.89	25.54
41	TOTAL DEMAND DEPOSITS	11.02	16.90	21.69	25.68	31.47
42	SAVINGS DEPOSITS (IPC)	26.85	37.41	47.18	55.14	62.95
43	TIME DEPOSITS (IPC)	6.83	16.18	23.48	30.83	39.43
44	TOTAL TIME & SAVINGS DEPOSITS	37.98	54.48	69.55	87.96	94.60
45	MEMO: TIME DEPOSITS OVER 100M*	21.86	11.11	6.02	2.94	.71
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	82.75	91.85	96.33	99.34	102.72
48	FED FUNDS PURCHASED & REV. REPOS*	13.55	8.28	2.62	1.13	.00
49	BORROWINGS*	15.17	9.18	4.12	1.46	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.58	1.55	3.92	12.30	20.59
51	INVESTMENT SECURITIES	7.44	12.85	17.95	25.45	34.08
52	TOTAL LOANS NET OF UNEARNED DISC.	40.13	61.80	72.07	79.83	84.31
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.68	10.15	17.08	27.83	34.47
54	MEMO: REAL ESTATE LOANS	14.50	21.08	30.93	39.85	49.01
55	MEMO: PERSONAL LOANS	3.13	6.63	13.84	19.84	26.39
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.01	.08
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.42
58	EARNING ASSETS / AVERAGE ASSETS	85.00	88.55	90.43	92.01	93.81
59	NONINT. CASH & DUE / AVG. ASSETS	3.58	5.60	7.27	8.49	10.35
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	49.05	41.04	34.30	18.30	1.96
61	CASH DIVIDEND / NET INCOME	.00	.00	22.29	32.95	40.27
62	INTERNAL CAPITAL FORMATION RATE	1.99	7.65	12.00	15.00	21.20
63	EQUITY CAPITAL / AVERAGE ASSETS	4.96	5.15	5.80	7.09	10.00
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.65	5.89	6.51	7.59	10.58
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-24.03	.07	17.07	34.85	64.12
66	NET INCOME (5 YR COMPOUND)	2.15	9.61	16.15	25.39	33.74
67	AVERAGE ASSETS (1 YR)	10.39	15.97	21.20	27.67	44.18
68	AVERAGE ASSETS (5 YR COMPOUND)	12.53	15.14	18.01	22.58	30.04
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	18.02	12.42	5.32	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.86	1.50	.82	.23	.00

BANK ADMINISTRATION INSTITUTE

MASSACHUSETTS

MEDIANS BY RESOURCE CLASS FOR 106 BANKS IN MASSACHUSETTS

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	2.96	8.78	9.48	9.49	9.58	9.25
2	INTEREST EXPENSE*	.21	4.21	4.37	4.66	4.99	4.81
3	NET INTEREST INCOME (FTE)	2.75	4.48	5.13	4.96	4.75	4.23
4	TRUST INCOME	.00	.00	.00	.00	.00	.32
5	SERVICE CHGS. ON DEPOSITS	.00	.20	.21	.33	.29	.31
6	OTHER NONINTEREST INCOME	.20	.16	.31	.20	.38	.60
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.03	.04
8	SALARIES & EMPLOYEE BENEFITS*	.8.14	2.07	1.87	2.03	1.57	1.74
9	OCCUPANCY EXPENSES*	.3.06	.57	.73	.58	.48	.52
10	OTHER NONINTEREST EXPENSE*	.9.74	1.67	1.38	1.71	1.34	1.51
11	ADJUSTMENTS	.1.01	.04	.00	.57	.46	.36
12	RETURN ON ASSETS--NET INCOME	.49	.80	.89	.99	.93	.98
13	RETURN ON EQUITY--NET INCOME	.30	13.87	13.29	15.79	16.27	17.72
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	5.46	9.95	10.53	10.57	10.67	10.53
15	BREAK EVEN YIELD*	2.72	8.41	8.37	8.98	8.56	8.32
16	YIELD ON LOANS	N/A	11.94	12.60	12.06	10.99	10.73
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	9.27	8.61	8.37	9.04	9.53
18	RATE ON TIME & SAVINGS DEPOSITS*	5.68	6.35	6.46	6.49	6.74	6.66
19	RATE ON TOTAL INTEREST FUNDS*	5.68	6.26	6.56	6.49	6.67	6.64
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	.38	.37	.37	.36	.46
21	GROSS CHARGE OFFS*	N/A	.09	.17	.20	.18	.30
22	RECOVERIES / GROSS CHARGE OFFS	N/A	40.65	28.03	29.63	38.76	26.96
23	NET CHARGE OFFS*	N/A	.07	.07	.08	.11	.23
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	12.34	7.62	7.15	9.61	8.20
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	.54	.25	.58	.27	.19
26	NONACCRUAL*	N/A	.00	.05	.08	.16	.41
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	.95	.44	.94	.58	.52
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	7.35	3.01	8.97	6.84	7.88
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	105.07	218.63	85.37	166.21	123.78
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	68.86	23.68	26.46	31.12	27.49	24.80
32	ASSETS LESS LIABILITIES 3-6 MOS	.00	1.99	1.40	1.35	.03	.02
33	ASSETS LESS LIABILITIES 6-12 MOS	.00	3.93	3.78	3.15	2.84	2.85
34	ASSETS LESS LIABILITIES >1 YR	.00	33.44	39.79	35.46	30.24	22.98
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	2.97	-7.26	-.73	.80	7.41	16.20
36	LIQUID ASSETS / LARGE LIABILITIES	32.30	215.80	350.00	239.94	99.98	80.10
37	CORE DEPOSITS / EARNING ASSETS	2.08	93.14	96.56	96.59	88.98	84.31
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.06
39	LOANS TO DEPOSITS	.00	57.86	59.96	68.73	79.06	82.41
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	.00	22.88	21.21	20.13	17.01	17.54
41	TOTAL DEMAND DEPOSITS	.00	26.51	24.47	25.10	20.97	21.01
42	SAVINGS DEPOSITS (IPC)	.00	49.79	57.03	51.58	49.55	44.69
43	TIME DEPOSITS (IPC)	.00	28.28	31.04	22.20	24.54	21.79
44	TOTAL TIME & SAVINGS DEPOSITS	2.08	65.05	68.43	64.11	63.87	61.40
45	MEMO: TIME DEPOSITS OVER 100M*	.00	2.56	3.42	3.50	6.38	7.17
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	2.08	101.09	101.12	98.39	95.79	94.25
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	1.08	3.07	11.45	11.45
49	BORROWINGS*	.00	3.13	.28	2.52	5.19	12.17
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	34.63	14.94	16.33	7.18	2.45	2.59
51	INVESTMENT SECURITIES	.00	26.52	16.06	18.70	17.93	18.49
52	TOTAL LOANS NET OF UNEARNED DISC.	.00	58.56	61.41	66.72	75.77	77.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	20.66	9.10	16.43	18.52	24.65
54	MEMO: REAL ESTATE LOANS	.00	29.59	35.58	34.33	30.49	29.65
55	MEMO: PERSONAL LOANS	.00	16.43	14.87	13.76	15.30	10.08
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.00	.00
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.06
58	EARNING ASSETS / AVERAGE ASSETS	86.04	89.51	90.01	90.01	90.93	89.86
59	NONINT. CASH & DUE / AVG. ASSETS	2.51	9.05	5.93	7.84	6.89	7.64
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	28.41	34.19	47.93	36.20	34.07	25.93
61	CASH DIVIDEND / NET INCOME	.00	13.04	3.76	19.39	23.90	28.22
62	INTERNAL CAPITAL FORMATION RATE	.30	9.96	11.68	11.69	12.20	12.64
63	EQUITY CAPITAL / AVERAGE ASSETS	82.97	6.21	7.41	9.14	8.77	8.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	82.97	7.06	8.19	6.69	6.54	5.90
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	17.19	2.33	12.90	10.46	17.66	18.22
66	NET INCOME (5 YR COMPOUND)	N/A	8.31	8.65	16.24	15.66	21.55
67	AVERAGE ASSETS (1 YR)	4.08	20.41	17.83	23.76	20.38	23.52
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	16.37	16.40	19.04	18.44	18.16
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG. ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	1.73	6.84	12.09
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.22	.11	.50	.87	3.75

BANK ADMINISTRATION INSTITUTE

MICHIGAN

PROFIT DISTRIBUTION PROFILE 1986 MICHIGAN BASED ON 345 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 39	8 96	9 37	9 76	10 20
2	INTEREST EXPENSE*	5 80	5 58	4 31	4 03	4 00
3	NET INTEREST INCOME (FTE)	3 29	3 68	4 10	4 49	4 89
4	TRUST INCOME	00	00	00	00	00
5	SERVICE CHGS ON DEPOSITS	13	19	29	40	55
6	OTHER NONINTEREST INCOME	11	15	24	35	58
7	SECURITIES GAINS (LOSSES)	00	00	00	00	00
8	SALARIES & EMPLOYEE BENEFITS*	1 99	1 73	1 51	1 35	1 10
9	OCCUPANCY EXPENSES*	73	58	45	35	28
10	OTHER NONINTEREST EXPENSE*	1 93	1 40	1 11	89	73
11	ADJUSTMENTS	65	43	25	07	- 09
12	RETURN ON ASSETS--NET INCOME	01	58	93	1 17	1 40
13	RETURN ON EQUITY--NET INCOME	21	8 52	12 17	15 62	19 06
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 37	9 86	10 30	10 75	11 12
15	BREAK EVEN YIELD*	8 69	8 99	9 80	9 95	10 38
16	YIELD ON LOANS	10 05	11 00	11 55	12 04	12 47
17	YIELD ON INVESTMENT SEC. (FTE)	6 81	7 08	7 50	7 85	8 14
18	RATE ON TIME & SAVINGS DEPOSITS*	5 81	5 68	6 08	6 25	6 43
19	RATE ON TOTAL INTEREST FUNDS*	7 16	6 94	6 70	6 51	6 30
	ASSET QUALITY					
	LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1 41	82	48	27	15
21	GROSS CHARGE OFFS*	5 01	2 89	1 47	80	53
22	RECOVERIES / GROSS CHARGE OFFS	5 99	11 77	21 55	43 17	80 05
23	NET CHARGE OFFS*	1 39	73	32	14	03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	28	2 30	5 39	12 81	33 19
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1 98	1 20	54	26	10
26	NONACCRUAL*	2 60	1 59	70	39	08
27	RENEGOTIATED*	17	02	00	00	00
28	TOTAL CLASSIFIED LOANS*	4 18	2 76	1 50	86	49
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	29 49	19 39	10 14	5 44	2 99
30	LOAN LOSS RES / TOTAL CLASS. LOANS	30 88	45 03	81 04	139 64	261 80
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-2 78	-8 44	-15 33	-22 94	-31 26
32	ASSETS LESS LIABILITIES 3-6 MOS	-5 66	-4 00	-1 50	1 12	3 56
33	ASSETS LESS LIABILITIES 6-12 MOS	- 15	1 05	3 43	5 06	8 04
34	ASSETS LESS LIABILITIES >1 YR	16 73	23 02	30 85	38 31	46 81
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	-8 64	-70	-8 02	-21 17	-33 77
36	LIQUID ASSETS / LARGE LIABILITIES	65 90	107 75	187 56	381 06	692 55
37	CORE DEPOSITS / EARNING ASSETS	82 60	87 93	91 77	95 58	98 70
38	BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00
39	LOANS TO DEPOSITS	41 34	52 20	62 98	70 14	76 77
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7 14	8 76	10 93	14 83	20 05
41	TOTAL DEMAND DEPOSITS	8 74	10 57	12 81	16 93	22 60
42	SAVINGS DEPOSITS (IPC)	33 54	37 41	40 96	44 43	48 66
43	TIME DEPOSITS (IPC)	32 67	37 32	42 55	47 57	54 80
44	TOTAL TIME & SAVINGS DEPOSITS	66 65	71 32	76 08	79 11	82 03
45	MEMO: TIME DEPOSITS OVER 100M*	13 31	8 96	5 41	3 11	1 64
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93 47	96 03	97 99	100 16	102 35
48	FED FUNDS PURCHASED & REV REPOS*	3 23	76	00	00	00
49	BORROWINGS*	4 71	2 00	56	00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1 70	3 07	5 10	8 74	13 50
51	INVESTMENT SECURITIES	8 24	16 44	26 02	36 58	47 00
52	TOTAL LOANS, NET OF UNEARNED DISC.	40 30	50 97	61 44	69 69	76 10
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5 75	6 39	10 92	15 85	21 88
54	MEMO: REAL ESTATE LOANS	15 76	21 85	26 79	33 51	41 08
55	MEMO: PERSONAL LOANS	6 02	8 85	13 39	18 48	24 98
56	MEMO: AGRICULTURAL LOANS	05	01	00	00	00
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	88 59	90 74	92 00	93 30	94 04
59	NONINT. CASH & DUE / AVG. ASSETS	3 23	3 98	4 88	6 20	8 07
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	44 46	34 99	24 00	13 62	00
61	CASH DIVIDEND / NET INCOME*	00	00	26 00	00	83 00
62	INTERNAL CAPITAL FORMATION RATE	-2 34	2 74	7 38	10 33	18 24
63	EQUITY CAPITAL / AVERAGE ASSETS	5 83	6 32	7 02	7 80	8 72
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 50	7 06	7 71	8 52	10 36
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-59 39	-10 45	18 15	33 61	60 33
66	NET INCOME (5 YR COMPOUND)	-10 18	4 51	13 76	23 73	41 94
67	AVERAGE ASSETS (1 YR)	3 73	5 57	9 71	13 63	21 54
68	AVERAGE ASSETS (5 YR COMPOUND)	3 60	5 26	7 54	10 05	15 17
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	10 49	4 33	1 14	00	00
70	OTHER COMMITMENTS & CONTINGENCIES*	1 13	47	18	02	00

BANK ADMINISTRATION INSTITUTE

MICHIGAN

MEDIANS BY RESOURCE CLASS FOR 345 BANKS IN MICHIGAN

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.61	9.60	9.40	9.34	9.38	8.97
2	INTEREST EXPENSE*	4.27	4.55	4.38	4.34	4.32	4.02
3	NET INTEREST INCOME (FTE)	4.63	4.12	4.06	4.03	4.30	4.07
4	TRUST INCOME	.00	.00	.00	.00	.00	.32
5	SERVICE CHGS. ON DEPOSITS	.47	.22	.22	.25	.31	.31
6	OTHER NONINTEREST INCOME	.51	.56	.52	.44	.42	.48
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.01	.01
8	SALARIES & EMPLOYEE BENEFITS*	3.31	1.58	1.53	1.49	1.44	1.67
9	OCCUPANCY EXPENSES*	.99	.42	.43	.47	.43	.48
10	OTHER NONINTEREST EXPENSE*	1.91	1.23	1.20	1.08	1.06	1.19
11	ADJUSTMENTS	.00	.56	.03	.06	.04	.08
12	RETURN ON ASSETS--NET INCOME	-.49	.71	.93	.96	.94	.98
13	RETURN ON EQUITY--NET INCOME	-5.97	10.45	11.50	12.17	13.28	14.60
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.25	10.63	10.24	10.22	10.35	10.00
15	BREAK EVEN YIELD*	11.11	10.14	10.02	10.03	10.05	9.90
16	YIELD ON LOANS	13.51	13.17	13.02	13.00	13.04	12.94
17	YIELD ON INVESTMENT SEC. (FTE)	6.87	6.87	6.81	6.82	6.84	6.74
18	RATE ON TIME & SAVINGS DEPOSITS*	6.75	6.78	6.71	6.79	6.80	6.70
19	RATE ON TOTAL INTEREST FUNDS*	6.74	6.75	6.70	6.77	6.84	6.69
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.68	.42	.50	.46	.45	.55
21	GROSS CHARGE OFFS*	.73	.57	.53	.50	.49	.65
22	RECOVERIES / GROSS CHARGE OFFS	10.00	22.80	19.86	20.82	22.91	34.69
23	NET CHARGE OFFS*	.58	.38	.41	.40	.40	.53
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.30	3.48	4.56	4.94	6.57	8.50
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	1.60	1.48	.91	.44	.50	.25
26	NONACCRUAL*	.10	1.33	.77	.62	.73	.73
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	1.70	3.12	1.97	1.31	1.22	1.15
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	12.59	18.43	10.42	8.74	10.14	9.24
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	79.78	42.19	58.35	91.77	86.41	112.46
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	13.13	12.55	10.21	17.94	18.25	16.45
32	ASSETS LESS LIABILITIES 3-6 MOS	-3.19	-1.40	-.50	-1.89	-1.84	-.35
33	ASSETS LESS LIABILITIES 6-12 MOS	-.12	3.63	4.11	3.89	2.20	3.00
34	ASSETS LESS LIABILITIES >1 YR	34.74	35.10	32.97	29.28	28.26	27.83
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-.7.04	-10.12	-11.78	-7.76	-7.52	-5.14
36	LIQUID ASSETS / LARGE LIABILITIES	212.55	288.16	284.08	170.44	142.90	104.84
37	CORE DEPOSITS / EARNING ASSETS*	96.65	94.59	92.69	91.44	91.90	84.30
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	49.72	62.68	58.83	63.95	64.74	72.17
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	20.03	18.63	19.24	10.58	11.76	15.43
41	TOTAL DEMAND DEPOSITS	23.61	10.33	11.56	12.32	13.85	18.04
42	SAVING DEPOSITS (IPC)	41.39	41.33	41.29	40.39	41.48	33.24
43	TIME DEPOSITS (IPC)	42.53	46.89	44.47	44.32	41.70	40.55
44	TOTAL TIME & SAVINGS DEPOSITS	69.34	78.76	77.70	76.44	76.43	69.24
45	MEMO: TIME DEPOSITS OVER 100M*	7.91	4.13	4.75	5.55	6.02	7.97
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	105.53	99.95	98.08	97.96	97.94	93.73
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	3.56	6.78
49	BORROWINGS*	.53	.02	.00	.55	1.22	8.47
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	17.68	18.02	7.16	2.51	3.99	2.70
51	INVESTMENT SECURITIES	11.53	19.37	30.93	25.51	24.49	32.00
52	TOTAL LOANS, NET OF UNEARNED DISC.	52.71	61.34	57.78	69.83	69.33	59.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	26.60	28.27	27.88	34.41	34.44	37.97
54	MEMO: REAL ESTATE LOANS	25.99	33.65	27.70	28.16	24.88	15.79
55	MEMO: PERSONAL LOANS	9.96	12.40	13.05	14.83	14.53	16.54
56	MEMO: AGRICULTURAL LOANS	.53	1.38	.89	.37	.00	.03
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	84.69	91.16	92.43	92.00	92.11	90.81
59	NONINT. CASH & DUE / AVG. ASSETS	11.92	8.11	4.83	4.88	4.84	6.10
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	13.78	26.88	22.37	25.02	23.64	18.78
61	CASH DIVIDEND / NET INCOME	.00	17.44	44.03	49.57	36.64	51.94
62	INTERNAL CAPITAL FORMATION RATE	-5.97	9.71	9.44	7.60	7.49	7.77
63	EQUITY CAPITAL / AVERAGE ASSETS	8.86	7.90	7.54	7.80	7.89	5.16
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.03	7.85	8.13	7.80	7.38	6.95
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	7.39	8.44	5.83	7.41	8.52	13.10
66	NET INCOME (5 YR COMPOUND)	13.36	9.83	10.82	13.87	10.69	17.37
67	AVERAGE ASSETS (1 YR)	8.96	4.67	4.98	7.59	6.18	7.34
68	AVERAGE ASSETS (5 YR COMPOUND)	6.31	6.62	7.33	8.14	7.54	5.87
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.10	1.11	3.12	11.26
70	OTHER COMMITMENTS & CONTINGENCIES*	.01	.00	.07	.20	.31	1.07

BANK ADMINISTRATION INSTITUTE

MINNESOTA

PROFIT DISTRIBUTION PROFILE 1986 MINNESOTA BASED ON 728 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.64	9.10	9.52	9.92	10.30
2	INTEREST EXPENSE*	5.22	5.88	5.58	5.18	4.69
3	NET INTEREST INCOME (FTE)	2.87	3.53	4.01	4.47	4.91
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.13	.21	.33	.51	.76
6	OTHER NONINTEREST INCOME	.03	.16	.36	.43	.62
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.22	.60
8	SALARIES & EMPLOYEE BENEFITS*	2.00	1.87	1.53	1.39	1.08
9	OCCUPANCY EXPENSES*	.78	.59	.41	.29	.19
10	OTHER NONINTEREST EXPENSE*	1.86	1.45	1.08	.83	.64
11	ADJUSTMENTS	.72	.49	.21	.00	-.42
12	RETURN ON ASSETS--NET INCOME	-1.27	.19	.96	1.15	1.47
13	RETURN ON EQUITY--NET INCOME	-16.26	2.29	9.02	13.43	16.97
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.61	10.07	10.48	10.90	11.33
15	BREAK EVEN YIELD*	9.88	9.35	8.75	8.19	7.97
16	YIELD ON LOANS	10.79	11.37	11.81	12.34	12.84
17	YIELD ON INVESTMENT SEC. (FTE)	7.79	8.54	9.19	9.74	10.23
18	RATE ON TIME & SAVINGS DEPOSITS*	7.54	7.04	6.80	6.74	6.43
19	RATE ON TOTAL INTEREST FUNDS*	7.58	7.29	7.00	6.72	6.43
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	4.98	2.68	1.26	.55	.25
21	GROSS CHARGE OFFS*	4.87	2.72	1.33	.59	.19
22	RECOVERIES / GROSS CHARGE OFFS	9.51	3.86	8.45	19.02	40.44
23	NET CHARGE OFFS*	4.51	2.43	1.08	.45	.13
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.42	1.12	2.32	5.38	12.44
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.30	2.40	1.26	.58	.26
26	NONACCRUAL*	6.47	3.78	1.93	.70	.20
27	RENEGOTIATED*	.24	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.96	6.45	3.67	1.80	.79
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	63.02	37.60	20.83	9.87	4.14
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	14.34	21.34	36.66	62.60	128.84
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.60	-6.09	-12.50	-19.66	-28.46
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.83	-4.56	-5.00	-3.99	-1.19
33	ASSETS LESS LIABILITIES 6-12 MOS.	-5.53	-3.84	-5.71	-5.23	-8.89
34	ASSETS LESS LIABILITIES >1 YR.	13.96	19.98	27.87	35.18	40.99
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.25	2.62	-5.46	-12.87	-22.89
36	LIQUID ASSETS / LARGE LIABILITIES	64.56	118.62	228.98	458.40	868.89
37	CORE DEPOSITS / EARNING ASSETS	83.48	88.79	92.74	96.31	98.95
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	41.55	50.39	59.51	67.77	74.71
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.82	8.18	10.05	13.42	18.69
41	TOTAL DEMAND DEPOSITS	7.91	9.25	11.44	14.98	20.67
42	SAVING DEPOSITS (IPC)	24.48	28.72	33.02	38.72	44.31
43	TIME DEPOSITS (IPC)	33.62	44.39	51.86	57.79	62.07
44	TOTAL TIME & SAVINGS DEPOSITS	60.18	66.93	73.60	77.92	81.33
45	MEMO: TIME DEPOSITS OVER 100M*	11.62	7.67	4.17	1.94	.85
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.10	94.68	97.49	100.40	103.09
48	FED FUNDS PURCHASED & REV. REPOS*	3.91	.67	.00	.00	.00
49	BORROWINGS*	5.21	1.71	.33	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.70	3.19	5.35	8.47	15.74
51	INVESTMENT SECURITIES	14.50	22.82	31.85	41.84	50.90
52	TOTAL LOANS, NET OF UNEARNED DISC.	40.02	48.96	57.55	66.44	74.70
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.38	6.53	10.56	16.44	22.40
54	MEMO: REAL ESTATE LOANS	7.66	11.94	18.66	28.55	38.97
55	MEMO: PERSONAL LOANS	3.96	6.24	8.99	14.55	20.95
56	MEMO: AGRICULTURAL LOANS	.00	1.67	10.50	19.78	28.05
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.66	89.70	91.75	93.56	94.53
59	NONINT. CASH & DUE / AVG. ASSETS	2.96	3.59	4.49	5.38	7.78
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	49.77	37.66	26.46	13.45	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	12.59	48.32	84.36
62	INTERNAL CAPITAL FORMATION RATE	-18.19	-1.21	5.04	9.06	12.89
63	EQUITY CAPITAL / AVERAGE ASSETS	5.99	6.94	8.11	9.48	11.56
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.83	7.68	8.81	10.15	12.13
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-238.87	-45.00	-7.26	24.69	112.32
66	NET INCOME (5 YR COMPOUND)	-25.09	-9.53	2.92	12.95	23.40
67	AVERAGE ASSETS (1 YR)	-2.21	1.77	5.74	10.03	16.71
68	AVERAGE ASSETS (5 YR COMPOUND)	2.46	4.68	7.29	10.35	14.18
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.51	.90	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.59	.73	.21	.00	.00

BANK ADMINISTRATION INSTITUTE

MINNESOTA

MEDIANS BY RESOURCE CLASS FOR 728 BANKS IN MINNESOTA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.65	9.64	9.50	9.31	9.40	7.99
2	INTEREST EXPENSE*	5.50	5.64	5.56	5.31	5.36	5.04
3	NET INTEREST INCOME (FTE)	4.16	4.12	3.98	3.91	4.03	2.32
4	TRUST INCOME	.00	.00	.00	.09	.00	.34
5	SERVICE CHGS. ON DEPOSITS	.30	.30	.31	.41	.41	.19
6	OTHER NONINTEREST INCOME	.20	.20	.24	.35	.36	1.16
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.21
8	SALARIES & EMPLOYEE BENEFITS*	1.87	1.90	1.84	1.85	1.83	1.36
9	OCCUPANCY EXPENSES*	.44	.46	.46	.44	.45	.38
10	OTHER NONINTEREST EXPENSE*	1.15	1.06	1.00	1.04	1.04	1.08
11	ADJUSTMENTS	.12	.08	.04	.00	.00	.00
12	RETURN ON ASSETS--NET INCOME	.54	.68	.80	1.11	1.11	.71
13	RETURN ON EQUITY--NET INCOME	4.94	8.06	9.50	11.57	14.77	13.16
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.57	10.63	10.42	10.33	10.44	9.26
15	BREAK EVEN YIELD*	9.26	8.99	8.90	8.39	8.22	7.64
16	YIELD ON LOANS	12.31	12.04	11.77	11.45	11.02	9.30
17	YIELD ON INVESTMENT SEC. (FTE)	9.50	9.33	8.94	8.70	9.78	10.24
18	RATE ON TIME & SAVINGS DEPOSITS*	7.09	7.04	7.03	6.85	6.87	7.43
19	RATE ON TOTAL INTEREST FUNDS*	7.09	7.03	7.02	6.90	6.91	7.30
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.71	1.77	1.26	.97	.74	1.70
21	GROSS CHARGE OFFS*	1.96	1.73	1.30	.96	.76	1.36
22	RECOVERIES / GROSS CHARGE OFFS	4.85	5.56	9.17	12.35	15.70	8.64
23	NET CHARGE OFFS*	1.05	1.51	1.05	.81	.62	1.19
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.41	2.10	2.72	3.28	4.19	2.11
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	1.86	1.64	1.34	.82	.49	.59
26	NONACCRUAL*	2.57	2.27	1.82	1.32	1.13	2.67
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.04
28	TOTAL CLASSIFIED LOANS*	4.97	4.80	3.80	2.69	2.03	3.32
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	22.48	22.49	21.80	17.69	13.75	31.65
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.38	28.58	35.36	53.69	65.15	50.55
	INTEREST SENSITIIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	10.90	-9.53	12.72	17.81	18.27	13.28
32	ASSETS LESS LIABILITIES 3-6 MOS	-.90	-1.33	-2.72	-2.43	-2.43	-2.84
33	ASSETS LESS LIABILITIES 6-12 MOS	3.86	3.14	3.50	1.76	1.95	.94
34	ASSETS LESS LIABILITIES >1 YR	24.11	26.95	29.02	28.67	29.11	19.98
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-11.48	-8.04	-5.07	-1.09	5.79	50.10
36	LIQUID ASSETS / LARGE LIABILITIES	479.44	273.03	193.49	160.69	109.58	21.78
37	CORE DEPOSITS / EARNING ASSETS	94.55	93.42	92.10	92.52	88.42	54.17
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	2.28
39	LOANS TO DEPOSITS	53.68	57.52	58.79	63.86	67.70	93.10
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	10.35	9.43	9.64	10.69	13.63	13.21
41	TOTAL DEMAND DEPOSITS	11.88	10.59	10.99	12.58	15.32	20.58
42	SAVINGS DEPOSITS (IPC)	29.27	31.90	33.61	36.23	36.20	17.08
43	TIME DEPOSITS (IPC)	54.97	54.62	51.73	46.40	39.07	33.78
44	TOTAL TIME & SAVINGS DEPOSITS	73.65	75.21	73.95	70.18	66.06	45.19
45	MEMO: TIME DEPOSITS OVER 100M*	2.36	3.88	4.48	4.28	5.58	26.29
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	2.38
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.74	98.56	97.37	96.97	95.88	78.28
48	FED. FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	1.40	2.37	24.65
49	BORROWINGS*	.00	.00	.57	1.30	3.85	24.87
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	7.17	5.06	5.19	5.29	4.62	5.61
51	INVESTMENT SECURITIES	36.34	35.09	35.73	30.58	26.55	19.07
52	TOTAL LOANS, NET OF UNEARNED DISC.	58.39	58.80	58.06	63.97	68.13	64.61
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	18.98	20.41	21.08	21.52	18.22	30.55
54	MEMO: REAL ESTATE LOANS	13.97	17.31	20.26	25.01	29.41	10.44
55	MEMO: PERSONAL LOANS	8.14	7.62	8.39	12.51	14.72	8.04
56	MEMO: AGRICULTURAL LOANS	16.68	15.84	8.77	2.44	.03	.04
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.21
58	EARNING ASSETS / AVERAGE ASSETS	91.52	91.57	91.73	92.47	91.87	87.01
59	NONINT. CASH & DUE / AVG. ASSETS	5.07	4.32	4.42	4.65	5.56	8.14
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	1	22.62	30.14	30.84	33.32	-17.20
61	CASH DIVIDEND / NET INCOME		4.67	19.48	28.11	33.74	42.42
62	INTERNAL CAPITAL FORMATION RATE	3.13	3.73	5.24	6.83	8.98	6.61
63	EQUITY CAPITAL / AVERAGE ASSETS	8.79	8.52	8.04	7.65	6.60	9.06
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.63	9.14	8.74	8.32	7.28	6.04
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-28.07	-11.15	-5.52	-1.86	14.37	23.44
66	NET INCOME (5 YR COMPOUND)	-6.56	1.20	2.81	7.47	14.10	17.74
67	AVERAGE ASSETS (1 YR)	3.52	5.32	5.76	7.77	9.10	9.16
68	AVERAGE ASSETS (5 YR COMPOUND)	5.15	7.23	6.85	8.67	11.12	8.54
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.05	3.68	18.33
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.03	.34	.60	1.34	9.43

BANK ADMINISTRATION INSTITUTE

MISSISSIPPI

PROFIT DISTRIBUTION PROFILE 1986 MISSISSIPPI BASED ON 138 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.55	9.01	9.41	9.72	10.26
2	INTEREST EXPENSE*	5.77	5.48	5.25	4.90	4.38
3	NET INTEREST INCOME (FTE)	3.35	3.77	4.17	4.66	5.13
4	TRUST INCOME	.00	.00	.00	.00	.04
5	SERVICE CHGS. ON DEPOSITS	.23	.33	.46	.61	.76
6	OTHER NONINTEREST INCOME	.11	.19	.31	.44	.69
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.17	.56
8	SALARIES & EMPLOYEE BENEFITS*	2.19	1.89	1.75	1.43	1.13
9	OCCUPANCY EXPENSES*	.81	.69	.49	.36	.25
10	OTHER NONINTEREST EXPENSE*	1.43	1.29	1.03	.87	.68
11	ADJUSTMENTS	.49	.30	.03	.00	-.07
12	RETURN ON ASSETS--NET INCOME	.11	.75	1.00	1.33	1.68
13	RETURN ON EQUITY--NET INCOME	.93	8.29	12.25	15.39	17.68
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.49	9.87	10.39	10.77	11.28
15	BREAK EVEN YIELD*	9.36	8.78	8.23	7.89	7.44
16	YIELD ON LOANS	10.74	11.18	11.80	12.27	12.92
17	YIELD ON INVESTMENT SEC. (FTE)	8.12	8.55	9.26	9.84	11.07
18	RATE ON TIME & SAVINGS DEPOSITS*	7.36	7.17	6.90	6.66	6.50
19	RATE ON TOTAL INTEREST FUNDS*	7.37	7.17	6.90	6.66	6.48
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	3.08	1.87	1.13	.67	.41
21	GROSS CHARGE OFFS*	3.14	2.05	1.12	.70	.37
22	RECOVERIES / GROSS CHARGE OFFS	4.87	9.25	18.30	27.21	51.16
23	NET CHARGE OFFS*	2.80	1.60	.85	.53	.24
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.17	2.03	3.76	6.03	10.19
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.69	1.78	1.15	.68	.41
26	NONACCRUAL*	2.995	1.51	.59	.10	.00
27	RENEGOTIATED*	.07	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.965	3.23	2.000	1.16	.71
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	29.24	16.91	10.03	5.07	3.18
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.44	40.60	66.62	112.14	204.26
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-5.63	-1.30	5.98	13.02	20.54
32	ASSETS LESS LIABILITIES 3-6 MOS	-7.39	-5.02	-2.58	.39	3.98
33	ASSETS LESS LIABILITIES 6-12 MOS	-5.96	1.01	4.39	7.72	10.46
34	ASSETS LESS LIABILITIES >1 YR	19.81	26.83	33.35	40.02	46.65
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	19.14	12.06	6.42	-.54	-6.94
36	LIQUID ASSETS / LARGE LIABILITIES	51.17	73.25	93.50	131.49	194.39
37	CORE DEPOSITS / EARNING ASSETS	75.79	79.78	84.08	86.87	90.61
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	35.28	45.43	54.56	64.31	70.02
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.87	11.40	12.99	15.61	17.94
41	TOTAL DEMAND DEPOSITS	11.40	13.88	15.67	18.86	21.99
42	SAVINGS DEPOSITS (IPC)	19.20	21.81	26.51	30.25	33.97
43	TIME DEPOSITS (IPC)	41.35	49.16	54.48	60.68	64.95
44	TOTAL TIME & SAVINGS DEPOSITS	59.33	67.64	73.53	76.54	79.60
45	MEMO: TIME DEPOSITS OVER 100M*	22.49	17.74	13.55	11.12	8.84
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.74	95.99	98.28	99.77	101.85
48	FED FUNDS PURCHASED & REV. REPOS*	2.30	.00	.00	.00	.00
49	BORROWINGS*	3.43	1.13	.08	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.91	2.97	5.55	10.75	16.07
51	INVESTMENT SECURITIES	19.67	29.08	36.49	45.96	58.96
52	TOTAL LOANS, NET OF UNEARNED DISC.	33.10	44.13	54.77	64.23	69.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.27	5.89	7.81	11.88	16.34
54	MEMO: REAL ESTATE LOANS	9.69	16.07	21.19	26.98	34.17
55	MEMO: PERSONAL LOANS	8.28	12.24	16.17	22.62	28.56
56	MEMO: AGRICULTURAL LOANS	.25	.95	2.41	5.28	10.08
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.86	89.41	90.75	92.09	93.25
59	NONINT. CASH & DUE / AVG. ASSETS	3.63	4.40	5.40	6.67	7.71
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	34.97	27.09	9.34	.00	-2.16
61	CASH DIVIDEND / NET INCOME	.00	20.10	30.00	44.34	65.38
62	INTERNAL CAPITAL FORMATION RATE	-1.31	3.74	7.63	10.70	12.73
63	EQUITY CAPITAL / AVERAGE ASSETS	6.39	7.43	8.64	10.37	12.50
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.15	7.89	9.47	11.15	13.16
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-64.89	-21.81	.72	16.19	37.05
66	NET INCOME (5 YR COMPOUND)	-15.47	-2.71	6.01	13.59	21.88
67	AVERAGE ASSETS (1 YR)	-1.69	3.45	6.28	9.62	17.21
68	AVERAGE ASSETS (5 YR COMPOUND)	3.94	6.74	8.90	11.40	14.68
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.07	.76	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.71	.38	.10	.00	.00

BANK ADMINISTRATION INSTITUTE

MISSISSIPPI

MEDIANS BY RESOURCE CLASS FOR 138 BANKS IN MISSISSIPPI

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.05	9.35	9.42	9.40	9.61	9.27
2	INTEREST EXPENSE*	3.82	5.13	5.26	5.33	4.19	4.97
3	NET INTEREST INCOME (FTE)	5.13	4.18	4.12	3.93	4.55	4.58
4	TRUST INCOME	.00	.00	.00	.00	.01	.09
5	SERVICE CHGS. ON DEPOSITS	.32	.44	.40	.43	.56	.48
6	OTHER NONINTEREST INCOME	.32	.30	.35	.23	.28	.35
7	SECURITIES GAINS (LOSSES)	.01	.01	.01	.01	.04	.04
8	SALARIES & EMPLOYEE BENEFITS*	2.51	1.84	1.71	1.53	1.65	1.71
9	OCCUPANCY EXPENSES*	.46	.46	.47	.44	.49	.46
10	OTHER NONINTEREST EXPENSE*	1.15	1.24	1.05	1.01	.92	1.12
11	ADJUSTMENTS	.00	.00	.00	.00	.02	.16
12	RETURN ON ASSETS--NET INCOME	1.20	.96	.90	1.08	1.09	1.04
13	RETURN ON EQUITY--NET INCOME	6.61	9.20	11.25	13.18	13.53	17.00
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.87	10.33	10.38	10.27	10.83	10.75
15	BREAK EVEN YIELD*	7.66	8.55	8.98	8.46	8.12	7.95
16	YIELD ON LOANS (FTE)	11.84	12.22	11.98	11.81	11.52	10.68
17	YIELD ON INVESTMENT SEC. (FTE)	9.98	9.46	8.95	8.73	10.20	10.91
18	RATE ON TIME & SAVINGS DEPOSITS*	6.08	6.79	7.15	6.96	6.82	6.88
19	RATE ON TOTAL INTEREST FUNDS*	6.08	6.79	7.16	6.96	6.81	6.72
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.72	1.10	1.18	1.16	1.17	.75
21	GROSS CHARGE OFFS*	1.86	1.55	1.18	1.06	1.03	.67
22	RECOVERIES / GROSS CHARGE OFFS	7.41	21.54	17.14	19.97	16.94	19.03
23	NET CHARGE OFFS*	1.72	1.09	.86	.80	.87	.54
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.72	3.35	3.45	3.85	3.87	5.09
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	1.45	1.05	1.16	1.28	.87	.67
26	NONACCRUAL*	.93	1.03	.13	.48	.73	.87
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	2.86	2.49	1.60	1.93	2.14	1.66
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	6.06	8.52	8.26	11.06	12.34	13.26
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	81.93	66.91	84.27	55.60	66.61	84.74
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	9.52	8.01	6.10	4.42	3.95	6.67
32	ASSETS LESS LIABILITIES 0-6 MOS	-.41	-2.19	-1.57	-3.88	-3.19	-3.76
33	ASSETS LESS LIABILITIES 6-12 MOS	10.91	6.22	6.18	4.55	5.08	4.18
34	ASSETS LESS LIABILITIES >1 YR	33.51	29.48	30.60	35.11	34.81	32.23
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	10.20	8.34	4.11	3.35	9.54	20.39
36	LIQUID ASSETS / LARGE LIABILITIES	114.98	93.83	93.76	111.90	86.79	93.14
37	CORE DEPOSITS / EARNING ASSETS*	77.06	84.34	83.36	85.37	83.23	76.63
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	44.81	54.27	59.51	52.32	54.21	66.11
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	25.30	14.23	12.20	12.24	13.16	15.78
41	TOTAL DEMAND DEPOSITS	26.22	17.12	15.39	14.53	15.73	20.08
42	SAVINGS DEPOSITS (IPC)	19.32	23.24	26.60	26.00	28.02	26.02
43	TIME DEPOSITS (IPC)	45.08	54.84	56.76	55.60	54.32	46.34
44	TOTAL TIME & SAVINGS DEPOSITS	53.17	73.17	73.81	73.78	73.24	69.31
45	MEMO: TIME DEPOSITS OVER 100M*	19.53	13.13	13.28	11.96	15.80	15.50
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.22	97.74	98.06	98.11	99.13	92.57
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.00	8.53
49	BORROWINGS*	.00	.00	.00	.12	.77	9.16
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	16.21	8.98	6.42	5.65	3.94	3.93
51	INVESTMENT SECURITIES	32.10	34.14	35.15	41.96	39.27	31.10
52	TOTAL LOANS, NET OF UNEARNED DISC.	45.67	53.05	57.84	50.81	53.81	60.33
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.56	7.09	6.70	8.15	8.80	15.87
54	MEMO: REAL ESTATE LOANS	10.21	15.34	23.90	21.10	20.94	21.26
55	MEMO: PERSONAL LOANS	26.53	16.31	16.31	14.86	16.54	17.59
56	MEMO: AGRICULTURAL LOANS	6.08	3.81	3.56	2.13	1.43	.96
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.94	90.43	90.76	91.72	90.40	88.66
59	NONINT. CASH & DUE / AVG. ASSETS	6.95	5.57	5.18	4.78	5.40	7.05
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	16.22	11.31	3.38	9.89	12.27	13.64
61	CASH DIVIDEND / NET INCOME	41.94	26.15	29.41	31.19	30.06	29.67
62	INTERNAL CAPITAL FORMATION RATE	2.77	4.06	6.59	8.18	8.66	11.30
63	EQUITY CAPITAL / AVERAGE ASSETS	16.11	9.57	8.95	8.42	7.62	6.33
64	PRIMARY CAPITAL / AVERAGE ASSETS	16.44	10.41	9.87	9.01	8.14	6.76
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-31.25	-11.86	1.90	2.31	3.69	21.66
66	NET INCOME (5 YR COMPOUND)	-4.45	-2.60	6.31	7.62	9.54	18.94
67	AVERAGE ASSETS (1 YR)	1.84	5.48	5.37	5.45	8.16	15.80
68	AVERAGE ASSETS (5 YR COMPOUND)	2.80	7.14	9.27	8.57	11.29	13.71
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.25	7.16
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.01	.16	.22	1.04

BANK ADMINISTRATION INSTITUTE

MISSOURI

PROFIT DISTRIBUTION PROFILE 1986 MISSOURI BASED ON 610 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.27	8.80	9.27	9.79	10.26
2	INTEREST EXPENSE*	6.06	5.76	5.51	5.11	4.66
3	NET INTEREST INCOME (FTE)	2.80	3.34	3.88	4.45	4.95
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.12	.20	.32	.47	.64
6	OTHER NONINTEREST INCOME	.06	.10	.17	.29	.52
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.14	.50
8	SALARIES & EMPLOYEE BENEFITS*	2.12	1.72	1.42	1.16	.95
9	OCCUPANCY EXPENSES*	.68	.53	.38	.27	.18
10	OTHER NONINTEREST EXPENSE*	1.68	1.31	1.06	.85	.65
11	ADJUSTMENTS	.57	.52	.57	.00	- .20
12	RETURN ON ASSETS--NET INCOME	- .25	.48	.86	1.22	1.48
13	RETURN ON EQUITY--NET INCOME	-2.65	5.43	10.26	14.23	18.00
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.11	9.66	10.28	10.75	11.35
15	BREAK EVEN YIELD*	9.72	9.08	8.44	7.94	7.54
16	YIELD ON LOANS	10.57	11.15	11.79	12.37	13.03
17	YIELD ON INVESTMENT SEC. (FTE)	7.58	8.31	8.89	9.51	10.27
18	RATE ON TIME & SAVINGS DEPOSITS*	7.49	7.29	7.03	6.75	6.49
19	RATE ON TOTAL INTEREST FUNDS*	7.47	7.29	7.02	6.73	6.49
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	3.74	1.81	.75	.33	.08
21	GROSS CHARGE OFFS*	4.10	2.08	.85	.34	.10
22	RECOVERIES / GROSS CHARGE OFFS	1.32	6.18	16.36	37.96	70.10
23	NET CHARGE OFFS*	3.86	1.66	.64	.20	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.10	1.34	3.15	8.00	20.46
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.35	1.19	.58	.20	.03
26	NONACCRUAL*	6.34	2.82	1.11	.31	.00
27	RENEGOTIATED*	.26	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	8.35	4.22	2.00	.90	.24
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	43.73	22.92	11.54	4.73	1.03
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.71	38.83	63.64	117.67	300.00
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	.12	5.56	11.79	18.42	26.47
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.27	-4.01	- .89	2.42	6.01
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.53	1.39	5.32	10.18	14.11
34	ASSETS LESS LIABILITIES >1 YR	8.86	15.76	22.91	31.74	39.97
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	13.93	2.04	-8.24	-19.49	-35.76
36	LIQUID ASSETS / LARGE LIABILITIES	61.69	110.97	209.36	392.81	609.19
37	CORE DEPOSITS / EARNING ASSETS	78.31	85.71	90.65	94.54	97.92
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	33.62	44.68	55.05	65.71	75.08
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.65	9.56	11.97	15.53	19.74
41	TOTAL DEMAND DEPOSITS	8.88	11.02	13.40	17.09	22.84
42	SAVINGS DEPOSITS (IPC)	22.08	25.89	30.64	35.70	41.12
43	TIME DEPOSITS (IPC)	37.18	46.27	52.97	58.13	62.96
44	TOTAL TIME & SAVINGS DEPOSITS	59.77	66.93	72.25	76.08	80.04
45	MEMO: TIME DEPOSITS OVER 100M*	17.25	11.26	6.75	3.85	2.14
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.01	95.23	98.21	100.67	103.22
48	FED FUNDS PURCHASED & REV. REPOS*	2.81	1.42	.00	.00	.00
49	BORROWINGS*	3.79	.91	.00	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.69	3.15	5.95	9.76	15.05
51	INVESTMENT SECURITIES	15.16	22.77	33.58	45.43	56.19
52	TOTAL LOANS, NET OF UNEARNED DISC.	31.73	45.96	59.68	64.49	74.31
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.77	4.99	8.69	14.09	21.00
54	MEMO: REAL ESTATE LOANS	5.08	15.00	25.69	32.07	39.64
55	MEMO: PERSONAL LOANS	3.78	5.80	9.39	13.68	18.93
56	MEMO: AGRICULTURAL LOANS	.02	.62	4.47	10.44	17.18
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.43	89.85	91.66	93.21	94.28
59	NONINT. CASH & DUE / AVG. ASSETS	3.31	3.96	5.06	6.43	8.26
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	47.07	37.93	27.27	15.31	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	23.34	57.71	94.06
62	INTERNAL CAPITAL FORMATION RATE	-7.90	.73	5.75	9.56	13.02
63	EQUITY CAPITAL / AVERAGE ASSETS	6.02	6.82	7.82	9.43	11.56
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.88	7.60	8.70	10.16	12.29
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-82.12	-24.10	.00	35.95	147.99
66	NET INCOME (5 YR COMPOUND)	-19.08	-5.62	4.43	15.38	29.42
67	AVERAGE ASSETS (1 YR)	-1.08	3.61	7.69	13.24	32.16
68	AVERAGE ASSETS (5 YR COMPOUND)	2.05	4.86	8.42	11.90	16.98
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	6.03	2.50	.08	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.57	.39	.05	.00	.00

BANK ADMINISTRATION INSTITUTE

MISSOURI

MEDIANS BY RESOURCE CLASS FOR 610 BANKS IN MISSOURI

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.00	9.43	9.25	9.21	9.23	9.14
2	INTEREST EXPENSE*	5.17	5.51	5.38	5.00	5.00	5.34
3	NET INTEREST INCOME (FTE)	4.08	4.01	3.71	3.70	4.10	3.96
4	TRUST INCOME	.00	.00	.00	.00	.01	.02
5	SERVICE CHGS. ON DEPOSITS	.34	.36	.28	.30	.30	.24
6	OTHER NONINTEREST INCOME	.14	.17	.15	.16	.20	.23
7	SECURITIES GAINS (LOSSES)	.00	.01	.00	.01	.01	.03
8	SALARIES & EMPLOYEE BENEFITS*	1.80	1.51	1.29	1.23	1.32	1.08
9	OCCUPANCY EXPENSE*	.46	.43	.33	.33	.40	.28
10	OTHER NONINTEREST EXPENSE*	1.23	1.09	.98	.99	1.00	1.09
11	ADJUSTMENTS	.10	.28	.32	.35	.32	.32
12	RETURN ON ASSETS--NET INCOME	.54	.74	.89	.96	.95	.93
13	RETURN ON EQUITY--NET INCOME	5.46	9.00	10.52	13.25	13.58	14.61
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.03	10.39	10.11	10.12	10.36	11.22
15	BREAK EVEN YIELD*	8.82	8.73	8.35	8.22	8.18	8.46
16	YIELD ON LOANS	12.14	12.12	11.63	11.50	11.05	11.75
17	YIELD ON INVESTMENT SEC. (FTE)	8.78	8.92	8.71	8.83	9.64	10.69
18	RATE ON TIME & SAVINGS DEPOSITS*	6.90	7.04	7.02	7.05	6.99	7.42
19	RATE ON TOTAL INTEREST FUNDS*	6.90	7.04	7.01	7.04	6.98	7.26
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	1.00	.75	.82	.70	.65	1.31
21	GROSS CHARGE OFFS*	.94	1.00	.88	.76	.54	1.00
22	RECOVERIES / GROSS CHARGE OFFS	10.55	13.04	18.98	19.19	22.80	11.21
23	NET CHARGE OFFS*	.71	.75	.80	.56	.42	.89
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.17	2.69	3.04	4.41	5.68	3.06
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.61	.60	.65	.45	.59	.57
26	NONACCRUAL*	1.01	1.15	1.27	1.14	.77	1.61
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	1.93	2.46	2.35	1.67	1.50	2.29
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	8.12	12.82	12.22	11.46	10.06	17.84
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	63.64	62.42	54.11	67.39	75.50	63.56
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	13.04	10.72	10.50	11.98	15.74	19.24
32	ASSETS LESS LIABILITIES 3-6 MOS	1.23	-1.56	-.51	-.91	-.83	-1.07
33	ASSETS LESS LIABILITIES 6-12 MOS	5.68	6.38	6.72	6.83	5.38	2.79
34	ASSETS LESS LIABILITIES >1 YR	20.20	22.90	22.59	26.74	23.78	20.26
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-16.96	-8.81	-9.29	-8.80	3.32	30.94
36	LIQUID ASSETS / LARGE LIABILITIES	338.47	208.92	225.76	185.58	136.30	75.68
37	CORE DEPOSITS / EARNING ASSETS	92.74	90.90	90.58	90.51	86.63	84.54
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	50.90	55.03	53.00	55.28	66.61	75.62
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	13.64	11.70	11.40	11.97	15.40	13.08
41	TOTAL DEMAND DEPOSITS	29.10	23.08	22.70	22.94	26.97	27.04
42	SAVINGS DEPOSITS (IPC)	27.91	29.56	30.63	31.64	31.96	27.97
43	TIME DEPOSITS (IPC)	51.89	54.86	50.78	52.73	45.36	55.04
44	TOTAL TIME & SAVINGS DEPOSITS	69.55	73.17	72.39	75.79	70.80	54.46
45	MEMO: TIME DEPOSITS OVER 100M*	4.74	6.78	6.13	6.86	10.55	15.27
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	98.31	98.82	97.72	97.80	98.65	97.17
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.55	13.01
49	BORROWINGS*	.00	.00	.02	.32	1.98	13.52
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	7.50	6.49	4.94	4.69	3.91	5.88
51	INVESTMENT SECURITIES	32.98	34.02	35.76	35.59	29.41	17.59
52	TOTAL LOANS, NET OF UNEARNED DISC.	50.24	54.13	51.83	53.74	63.31	67.57
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.35	7.80	7.86	9.41	16.36	21.58
54	MEMO: REAL ESTATE LOANS	16.25	22.40	23.23	23.66	27.17	21.57
55	MEMO: PERSONAL LOANS	8.71	9.05	8.72	9.99	10.77	12.99
56	MEMO: AGRICULTURAL LOANS	8.92	6.12	5.00	2.54	.19	.12
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.01
58	EARNING ASSETS / AVERAGE ASSETS	90.38	91.41	92.37	92.63	90.58	85.62
59	NONINT. CASH & DUE / AVG. ASSETS	5.93	5.10	4.67	4.63	6.48	11.61
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	17.24	28.29	31.11	31.26	26.51	20.41
61	CASH DIVIDEND / NET INCOME	.00	10.80	23.03	38.45	40.49	51.15
62	INTERNAL CAPITAL FORMATION RATE	8.85	5.11	5.53	6.59	6.59	6.25
63	EQUITY CAPITAL / AVERAGE ASSETS	9.06	8.12	7.86	7.51	7.30	6.45
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.89	9.00	8.67	8.18	7.86	7.19
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-14.94	2.70	-1.19	1.93	3.64	20.09
66	NET INCOME (5 YR COMPOUND)	-4.77	1.98	6.49	8.01	11.11	39.64
67	AVERAGE ASSETS (1 YR)	6.49	9.90	9.45	8.16	11.98	33.53
68	AVERAGE ASSETS (5 YR COMPOUND)	5.30	7.85	8.02	8.37	10.69	14.69
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.16	1.50	2.78	13.97
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.01	.04	.13	.51	5.14

BANK ADMINISTRATION INSTITUTE

MONTANA

PROFIT DISTRIBUTION PROFILE 1986 MONTANA BASED ON 171 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.00	8.63	9.24	9.82	10.27
2	INTEREST EXPENSE*	5.65	5.42	5.10	4.70	4.35
3	NET INTEREST INCOME (FTE)	3.02	3.44	4.09	4.86	5.51
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.16	.25	.36	.56	.83
6	OTHER NONINTEREST INCOME	.13	.21	.33	.57	.93
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.12	.43
8	SALARIES & EMPLOYEE BENEFITS*	2.33	1.95	1.60	1.28	1.05
9	OCCUPANCY EXPENSES*	.91	.67	.46	.33	.25
10	OTHER NONINTEREST EXPENSE*	2.54	1.86	1.48	1.09	.73
11	ADJUSTMENTS	.71	.39	.05	-.20	-.74
12	RETURN ON ASSETS--NET INCOME	-2.13	-.56	.42	1.08	1.47
13	RETURN ON EQUITY--NET INCOME	-30.15	-7.08	5.63	12.36	16.67
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.92	9.57	10.17	10.85	11.58
15	BREAK EVEN YIELD*	10.43	9.41	8.47	7.93	7.50
16	YIELD ON LOANS	10.61	11.20	11.90	12.39	13.24
17	YIELD ON INVESTMENT SEC. (FTE)	6.79	7.64	8.44	9.11	9.76
18	RATE ON TIME & SAVINGS DEPOSITS*	6.99	6.88	6.60	6.32	6.07
19	RATE ON TOTAL INTEREST FUNDS*	7.06	6.82	6.62	6.34	6.09
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	6.36	3.53	1.86	.77	.39
21	GROSS CHARGE OFFS*	5.79	3.68	1.76	.76	.34
22	RECOVERIES / GROSS CHARGE OFFS	.98	3.65	8.97	20.48	34.05
23	NET CHARGE OFFS*	5.46	3.41	1.37	.58	.22
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.22	.74	1.78	3.92	8.87
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	6.68	3.82	1.92	.92	.48
26	NONACCRUAL*	8.28	5.49	2.84	1.13	.49
27	RENEGOTIATED*	.28	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	12.97	9.27	5.41	2.81	1.71
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	87.21	52.29	29.75	16.42	7.45
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	13.30	18.10	29.98	44.22	68.31
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-.4.21	10.32	16.36	24.54	30.81
32	ASSETS LESS LIABILITIES 3-6 MOS.	-10.26	-7.10	-4.85	-1.49	1.06
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.01	1.03	2.94	7.67	11.84
34	ASSETS LESS LIABILITIES >1 YR.	14.08	20.68	26.36	32.87	39.36
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	18.92	9.43	-2.74	-13.04	-26.89
36	LIQUID ASSETS / LARGE LIABILITIES	44.16	76.16	135.40	260.57	583.27
37	CORE DEPOSITS / EARNING ASSETS	75.15	82.99	88.64	93.41	96.86
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	40.43	49.54	61.46	71.48	78.78
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.12	9.99	12.20	15.52	19.56
41	TOTAL DEMAND DEPOSITS	9.03	11.19	13.88	18.17	22.39
42	SAVINGS DEPOSITS (IPC)	24.56	30.13	35.22	39.37	43.84
43	TIME DEPOSITS (IPC)	34.99	40.48	46.98	52.38	58.61
44	TOTAL TIME & SAVINGS DEPOSITS	58.14	65.44	70.86	75.53	78.86
45	MEMO: TIME DEPOSITS OVER 100M*	17.39	11.72	7.70	3.95	2.41
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	87.08	94.46	97.49	100.18	103.32
48	FED FUNDS PURCHASED & REV. REPOS*	8.02	1.62	.00	.00	.00
49	BORROWINGS*	9.26	3.35	.31	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.63	3.97	7.12	12.07	22.72
51	INVESTMENT SECURITIES	16.85	16.21	25.34	40.80	51.58
52	TOTAL LOANS, NET OF UNEARNED DISC.	37.62	46.34	57.71	69.37	78.61
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.13	9.68	15.30	26.07	36.42
54	MEMO: REAL ESTATE LOANS	5.30	8.61	13.41	18.31	23.43
55	MEMO: PERSONAL LOANS	4.29	6.28	9.67	15.75	21.75
56	MEMO: AGRICULTURAL LOANS	.35	2.44	10.88	18.16	25.36
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.24	88.92	91.24	92.83	93.59
59	NONINT. CASH & DUE / AVG. ASSETS	3.11	3.93	4.68	5.98	8.12
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	57.48	41.79	26.74	10.68	.00
61	CASH DIVIDEND / NET INCOME	-4.87	.00	17.53	85.04	152.78
62	INTERNAL CAPITAL FORMATION RATE	-32.09	-13.90	-.59	-9.17	-9.70
63	EQUITY CAPITAL / AVERAGE ASSETS	5.47	6.97	8.12	9.37	11.54
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.05	7.66	8.86	10.29	12.34
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-333.41	-93.54	-25.43	14.79	79.25
66	NET INCOME (5 YR COMPOUND)	-33.81	-17.43	-2.23	9.47	22.18
67	AVERAGE ASSETS (1 YR)	-9.17	-4.92	.92	5.10	10.34
68	AVERAGE ASSETS (5 YR COMPOUND)	.56	2.25	5.35	8.11	10.47
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.93	4.35	1.15	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.03	1.03	.36	.01	.00

BANK ADMINISTRATION INSTITUTE

MONTANA

MEDIANS BY RESOURCE CLASS FOR 171 BANKS IN MONTANA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.39	8.33	8.24	8.12	8.97	N/A
2	INTEREST EXPENSE*	4.66	4.00	4.17	4.37	4.36	N/A
3	NET INTEREST INCOME (FTE)	3.96	4.06	4.03	3.67	3.73	N/A
4	TRUST INCOME	.00	.00	.00	.00	.00	N/A
5	SERVICE CHGS. ON DEPOSITS	.48	.44	.31	.39	.34	N/A
6	OTHER NONINTEREST INCOME	.32	.30	.30	.31	.63	N/A
7	SECURITIES GAINS (LOSSES)	.03	.00	.00	.03	.01	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.03	1.75	1.56	1.56	1.34	N/A
9	OCCUPANCY EXPENSES*	.84	.75	.65	.74	1.43	N/A
10	OTHER NONINTEREST EXPENSE*	1.82	1.50	1.26	1.14	1.49	N/A
11	ADJUSTMENTS	.27	.00	.00	.17	.12	N/A
12	RETURN ON ASSETS--NET INCOME	1.10	.98	.80	.80	.41	N/A
13	RETURN ON EQUITY--NET INCOME	9.15	2.17	6.05	9.60	6.61	N/A
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.55	10.37	10.24	9.83	10.06	N/A
15	BREAK EVEN YIELD*	9.07	8.89	8.45	8.11	8.12	N/A
16	YIELD ON LOANS	12.47	12.03	11.81	11.49	11.30	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	8.51	8.41	8.39	8.08	9.66	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	6.60	6.53	6.70	6.63	6.46	N/A
19	RATE ON TOTAL INTEREST FUNDS*	6.60	6.53	6.68	6.64	6.56	N/A
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.00	2.17	1.69	1.95	1.69	N/A
21	GROSS CHARGE OFFS*	.66	2.17	1.70	2.08	1.28	N/A
22	RECOVERIES / GROSS CHARGE OFFS	21.41	8.49	6.41	12.64	10.33	N/A
23	NET CHARGE OFFS*	.36	1.97	1.53	1.87	1.10	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	3.31	1.26	1.67	2.31	1.95	N/A
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.58	1.91	2.32	1.92	.88	N/A
26	NONACCRUAL*	1.17	3.05	3.03	3.36	2.85	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	4.37	6.98	5.41	6.33	4.11	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	15.31	34.70	36.65	30.80	31.37	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.15	24.58	25.41	34.06	41.38	N/A
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	19.39	16.69	13.90	12.17	22.93	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.52	-3.69	-5.19	-6.62	-4.88	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	4.33	3.79	4.51	2.82	1.61	N/A
34	ASSETS LESS LIABILITIES >1 YR.	31.40	26.56	25.01	28.80	24.39	N/A
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-6.16	-4.66	-3.95	1.88	17.92	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	161.54	165.50	146.32	100.96	65.84	N/A
37	CORE DEPOSITS / EARNING ASSETS*	87.34	90.80	89.06	85.76	82.98	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
39	LOANS TO DEPOSITS	57.46	63.29	56.13	56.36	71.60	N/A
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	13.26	12.84	11.73	9.89	12.78	N/A
41	TOTAL DEMAND DEPOSITS	15.17	14.90	13.42	12.12	14.87	N/A
42	SAVINGS DEPOSITS (IPC)	34.06	37.27	33.73	30.96	34.38	N/A
43	TIME DEPOSITS (IPC)	44.27	46.98	48.87	50.17	39.38	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	68.58	72.08	72.37	69.21	63.47	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	8.46	7.91	7.52	7.70	6.24	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.42	99.33	97.49	93.16	92.06	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	1.06	8.89	N/A
49	BORROWINGS*	.00	.12	.27	2.89	10.34	N/A
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	9.19	5.96	8.17	4.94	11.05	N/A
51	INVESTMENT SECURITIES	28.11	25.49	25.75	32.24	14.63	N/A
52	TOTAL LOANS, NET OF UNEARNED DISC.	47.24	65.83	63.62	55.00	65.98	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	14.60	18.53	14.94	12.56	20.64	N/A
54	MEMO: REAL ESTATE LOANS	11.67	13.41	13.90	10.55	15.79	N/A
55	MEMO: PERSONAL LOANS	10.16	10.15	12.82	7.51	17.08	N/A
56	MEMO: AGRICULTURAL LOANS	8.65	10.98	.00	11.63	4.25	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	88.74	90.80	91.67	93.51	91.11	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	5.29	4.97	4.26	3.93	5.84	N/A
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	20.07	23.28	28.61	27.84	38.82	N/A
61	CASH DIVIDEND / NET INCOME	11.61	.00	29.81	14.48	6.98	N/A
62	INTERNAL CAPITAL FORMATION RATE	2.93	-2.79	1.57	2.97	-3.04	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	10.21	8.65	7.79	7.09	9.19	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.91	9.29	8.49	7.97	7.05	N/A
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-12.30	-46.30	-24.37	-4.82	-47.65	N/A
66	NET INCOME (5 YR COMPOUND)	1.88	-6.21	-2.05	1.32	-1.93	N/A
67	AVERAGE ASSETS (1 YR)	1.46	-1.01	1.57	2.39	4.60	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	4.86	4.50	5.61	6.30	5.60	N/A
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.18	.47	1.88	1.80	8.73	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.01	.10	.44	.59	1.34	N/A

BANK ADMINISTRATION INSTITUTE

NEBRASKA

PROFIT DISTRIBUTION PROFILE 1986 NEBRASKA BASED ON 437 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.48	8.90	9.43	9.88	10.33
2	INTEREST EXPENSE*	6.04	5.72	5.38	5.02	4.65
3	NET INTEREST INCOME (FTE)	3.20	3.59	4.04	4.55	5.12
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.07	.14	.23	.38	.57
6	OTHER NONINTEREST INCOME	.06	.11	.20	.39	.71
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.13	.45
8	SALARIES & EMPLOYEE BENEFITS*	2.24	1.80	1.46	1.19	.99
9	OCCUPANCY EXPENSE*	.76	.53	.34	.22	.14
10	OTHER NONINTEREST EXPENSE*	1.93	1.39	1.03	.80	.62
11	ADJUSTMENTS	.56	.36	.10	-.06	-.55
12	RETURN ON ASSETS--NET INCOME	-1.62	.00	.69	1.15	1.50
13	RETURN ON EQUITY--NET INCOME	-19.90	.00	7.06	11.90	15.75
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.36	9.85	10.31	10.83	11.38
15	BREAK EVEN YIELD*	9.99	9.17	8.46	7.89	7.46
16	YIELD ON LOANS	10.90	11.51	12.02	12.60	13.41
17	YIELD ON INVESTMENT SEC. (FTE)	7.92	8.50	9.04	9.57	10.11
18	RATE ON TIME & SAVINGS DEPOSITS*	7.38	7.09	6.85	6.59	6.36
19	RATE ON TOTAL INTEREST FUNDS*	7.38	7.09	6.85	6.58	6.36
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	7.09	3.71	1.79	.90	.25
21	GROSS CHARGE OFFS*	6.90	4.10	2.54	1.10	.26
22	RECOVERIES / GROSS CHARGE OFFS	.00	2.64	9.38	23.35	44.69
23	NET CHARGE OFFS*	6.13	3.64	1.77	.86	.16
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.41	.84	1.74	3.43	8.97
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.97	1.82	.86	.32	.06
26	NONACCRUAL*	7.50	4.48	2.02	.67	.00
27	RENEGOTIATED*	.40	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.70	6.18	3.53	1.50	.46
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	60.49	32.01	16.51	6.41	1.60
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	22.78	31.35	53.79	104.48	250.11
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.17	-7.48	-14.64	-23.41	-31.76
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.83	-6.65	-2.78	-1.14	.97
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.20	-2.02	1.10	4.25	7.26
34	ASSETS LESS LIABILITIES >1 YR.	10.40	17.70	25.54	34.36	41.54
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	-7.46	-.39	-6.63	-15.66	-26.88
36	LIQUID ASSETS / LARGE LIABILITIES	84.35	148.39	272.84	505.81	869.20
37	CORE DEPOSITS / EARNING ASSETS*	83.10	88.35	92.56	96.15	99.58
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	33.67	43.13	54.64	63.92	72.35
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	5.89	7.47	10.20	13.16	17.22
41	TOTAL DEMAND DEPOSITS	9.89	8.86	11.44	14.91	20.55
42	SAVINGS DEPOSITS (IPC)	28.89	25.85	30.21	35.61	41.97
43	TIME DEPOSITS (IPC)	40.54	48.41	54.30	59.41	63.83
44	TOTAL TIME & SAVINGS DEPOSITS	59.57	65.91	71.05	75.43	80.06
45	MEMO: TIME DEPOSITS OVER 100M*	11.83	7.04	3.95	1.87	.71
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.88	94.49	97.36	100.05	102.99
48	FED FUNDS PURCHASED & REV. REPOS*	.88	17.00	.00	.00	.00
49	BORROWINGS*	1.59	.62	.11	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.21	3.79	6.21	9.92	15.08
51	INVESTMENT SECURITIES	17.80	26.14	36.70	48.29	59.91
52	TOTAL LOANS, NET OF UNEARNED DISC.	31.98	41.64	52.82	63.58	71.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.61	4.12	7.00	12.49	19.43
54	MEMO: REAL ESTATE LOANS	2.31	4.65	8.35	14.60	20.69
55	MEMO: PERSONAL LOANS	1.86	3.00	5.05	9.16	14.78
56	MEMO: AGRICULTURAL LOANS	3.86	12.92	23.53	33.76	42.91
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.80	90.06	91.75	93.39	94.47
59	NONINT. CASH & DUE / AVG. ASSETS	2.78	3.53	4.58	6.08	7.62
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	50.87	33.72	20.83	7.47	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	29.55	54.64	97.36
62	INTERNAL CAPITAL FORMATION RATE	-22.31	-4.10	7.69	17.89	31.57
63	EQUITY CAPITAL / AVERAGE ASSETS	6.51	7.45	8.90	10.57	13.46
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.62	8.36	9.64	11.54	14.10
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-269.50	-55.80	-.88	93.48	265.02
66	NET INCOME (5 YR COMPOUND)	-25.31	-14.23	-3.16	7.04	16.64
67	AVERAGE ASSETS (1 YR)	-1.97	.94	4.55	8.93	14.46
68	AVERAGE ASSETS (5 YR COMPOUND)	1.89	3.99	6.39	9.21	12.09
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.48	2.47	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.01	.41	.04	.00	.00

BANK ADMINISTRATION INSTITUTE

NEBRASKA

MEDIANS BY RESOURCE CLASS FOR 437 BANKS IN NEBRASKA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.58	8.51	8.19	8.28	8.56	8.31
2	INTEREST EXPENSE*	4.00	4.13	3.79	3.81	4.31	3.44
3	NET INTEREST INCOME (FTE)	4.58	4.38	3.47	4.46	4.13	4.55
4	TRUST INCOME	.00	.00	.00	.00	.05	.47
5	SERVICE CHGS. ON DEPOSITS	.27	.21	.22	.23	.28	.37
6	OTHER NONINTEREST INCOME	.18	.19	.19	.26	.33	1.35
7	SECURITIES GAINS / (LOSSES)	.00	.00	.02	.01	.04	.19
8	SALARIES & EMPLOYEE BENEFITS*	1.81	1.47	1.23	1.28	1.65	1.46
9	OCCUPANCY EXPENSE, NET*	.44	.33	.26	.39	.47	.46
10	OTHER NONINTEREST EXPENSE*	1.23	1.01	.90	1.02	1.07	2.19
11	ADJUSTMENTS	.06	.08	.14	.20	.18	-.04
12	RETURN ON ASSETS--NET INCOME	.66	.96	.76	.83	1.18	.74
13	RETURN ON EQUITY--NET INCOME	4.76	6.71	8.03	10.10	13.32	10.76
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.52	10.38	10.06	10.17	10.83	10.49
15	BREAK EVEN YIELD*	8.99	8.46	8.15	8.20	8.50	8.28
16	YIELD ON LOANS	12.56	12.10	11.81	11.71	11.81	10.94
17	YIELD ON INVESTMENT SEC. (FTE)	9.06	9.02	9.01	8.98	10.12	9.04
18	RATE ON TIME & SAVINGS DEPOSITS*	6.84	6.80	6.90	6.91	6.96	6.92
19	RATE ON TOTAL INTEREST FUNDS*	6.84	6.80	6.89	6.90	6.76	6.92
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	1.64	1.81	2.02	1.41	1.91	2.30
21	GROSS CHARGE OFFS*	1.76	2.53	2.64	2.06	2.98	2.19
22	RECOVERIES / GROSS CHARGE OFFS	5.23	15.57	6.64	9.70	6.35	12.71
23	NET CHARGE OFFS*	1.53	1.65	1.96	1.48	1.62	1.83
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.41	1.63	1.80	2.36	1.98	1.95
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	1.06	.87	.87	.71	.67	.49
26	NONACCRUAL*	1.50	2.01	2.03	1.81	1.94	2.29
27	RENEGOTIATED*	.00	.00	.00	.00	.01	.00
28	TOTAL CLASSIFIED LOANS*	3.48	3.90	3.82	3.35	3.00	3.01
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	15.08	17.00	16.51	17.00	16.94	25.29
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	48.79	53.79	56.08	58.08	65.66	47.01
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	15.05	15.12	14.13	12.68	15.61	25.19
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.06	-2.88	-3.52	-3.42	-3.75	-3.65
33	ASSETS LESS LIABILITIES 6-12 MOS	1.10	1.67	2.08	1.03	1.45	-1.45
34	ASSETS LESS LIABILITIES >1 YR	22.08	25.58	27.22	31.33	26.86	17.10
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-9.86	-5.92	-8.93	-3.34	-.67	15.96
36	LIQUID ASSETS / LARGE LIABILITIES	285.48	284.47	273.52	238.32	216.00	114.39
37	CORE DEPOSITS / EARNING ASSETS	91.77	92.45	92.86	91.55	93.50	93.85
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	55.40	55.13	52.04	53.43	53.20	73.49
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	11.06	10.33	9.18	10.62	13.02	20.89
41	TOTAL DEMAND DEPOSITS	12.55	11.21	10.46	11.95	13.42	20.90
42	SAVINGS DEPOSITS (IPC)	27.99	30.47	30.55	30.91	34.45	38.41
43	TIME DEPOSITS (IPC)	55.93	50.95	53.45	53.59	48.87	36.37
44	TOTAL TIME & SAVINGS DEPOSITS	70.64	70.88	71.55	71.85	70.88	56.74
45	MEMO: TIME DEPOSITS OVER 100M*	3.66	3.87	3.51	4.75	3.54	5.55
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	97.45	97.21	97.09	98.34	100.53	98.97
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.14	.78	12.52
49	BORROWINGS*	.00	.00	.29	.71	.70	14.52
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	8.34	6.09	4.78	3.88	4.31	.96
51	INVESTMENT SECURITIES	32.99	37.10	39.50	38.17	37.04	16.97
52	TOTAL LOANS, NET OF UNEARNED DISC.	52.50	54.06	51.32	52.52	55.47	72.78
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.37	6.29	7.25	10.58	12.18	19.63
54	MEMO: REAL ESTATE LOANS	7.35	7.69	8.42	10.43	13.75	12.85
55	MEMO: PERSONAL LOANS	5.48	4.48	7.22	7.23	7.75	19.71
56	MEMO: AGRICULTURAL LOANS	24.62	27.42	21.80	13.40	9.87	5.38
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	91.65	92.07	91.82	91.21	89.56	80.26
59	NONINT. CASH & DUE / AVG. ASSETS	4.95	4.36	4.22	4.98	7.16	16.15
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	15.48	22.32	22.65	21.71	25.63	37.31
61	CASH DIVIDEND / NET INCOME	.00	4.48	6.55	9.77	9.04	33.88
62	INTERNAL CAPITAL FORMATION RATE	.00	2.44	3.99	5.55	7.44	9.92
63	EQUITY CAPITAL / AVERAGE ASSETS	9.07	8.91	8.51	8.45	8.30	9.92
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.87	10.04	9.06	9.02	8.30	7.08
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-27.03	-3.09	14.37	9.82	12.58	16.47
66	NET INCOME (5 YR COMPOUND)	-3.98	-3.53	-.19	3.94	4.25	-.49
67	AVERAGE ASSETS (1 YR)	4.55	4.56	5.39	6.68	8.05	9.67
68	AVERAGE ASSETS (5 YR COMPOUND)	5.86	6.13	6.38	7.64	7.88	6.86
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.08	1.28	7.47	11.79
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.19	.32	.71	4.48

BANK ADMINISTRATION INSTITUTE

NEVADA

PROFIT DISTRIBUTION PROFILE 1986 NEVADA BASED ON 16 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 75	8 84	9 76	10 18	11 10
2	INTEREST EXPENSE*	5 39	4 67	4 32	5 74	3 03
3	NET INTEREST INCOME (FTE)	4 48	4 69	5 69	6 38	6 84
4	TRUST INCOME	00	00	00	22	24
5	SERVICE CHGS. ON DEPOSITS	25	31	61	72	80
6	OTHER NONINTEREST INCOME	14	23	33	52	79
7	SECURITIES GAINS (LOSSES)	00	00	01	12	23
8	SALARIES & EMPLOYEE BENEFITS*	2 76	2 58	2 36	1 96	1 70
9	OCCUPANCY EXPENSES*	1 35	1 14	94	82	59
10	OTHER NONINTEREST EXPENSE*	2 48	2 04	1 61	1 32	1 18
11	ADJUSTMENTS	1 08	53	03	00	- 08
12	RETURN ON ASSETS--NET INCOME	- 35	- 05	59	1 34	1 96
13	RETURN ON EQUITY--NET INCOME	-5 35	- 63	7 17	11 74	16 22
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10 19	10 49	11 09	12 06	12 27
15	BREAK EVEN YIELD*	11 09	10 42	9 44	8 12	5 50
16	YIELD ON LOANS	11 32	11 83	13 86	13 29	13 70
17	YIELD ON INVESTMENT SEC. (FTE)	7 38	8 02	8 57	9 59	10 01
18	RATE ON TIME & SAVINGS DEPOSITS*	6 96	6 54	6 24	5 86	5 07
19	RATE ON TOTAL INTEREST FUNDS*	6 96	6 61	6 24	5 86	5 61
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2 69	1 93	86	50	22
21	GROSS CHARGE OFFS*	2 69	2 05	98	50	32
22	RECOVERIES / GROSS CHARGE OFFS	4	4 99	14 97	18 99	43 17
23	NET CHARGE OFFS*	2 55	1 99	77	66	12
24	EARNINGS COVERAGE OF NET CHARGE OFFS	78	96	2 47	8 39	21 48
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2 76	2 04	1 49	71	45
26	NONACCRUAL*	3 92	3 35	1 43	77	36
27	RENEGOTIATED*	25	15	00	00	00
28	TOTAL CLASSIFIED LOANS*	5 16	4 55	3 16	2 36	1 62
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	50 76	36 67	22 67	11 74	4 85
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	21 64	27 33	35 39	56 94	69 25
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	14 34	19 32	31 48	44 73	48 96
32	ASSETS LESS LIABILITIES 3-6 MOS.	-8 20	-2 74	-1 59	- 47	4 11
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2 68	- 10	2 16	4 69	8 21
34	ASSETS LESS LIABILITIES >1 YR.	8 32	12 23	23 83	33 82	39 42
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	22 48	16 04	12 64	7 09	-1 16
36	LIQUID ASSETS / LARGE LIABILITIES	59 44	55 51	81 55	108 95	528 00
37	CORE DEPOSITS / EARNING ASSETS	69 09	80 91	84 11	89 95	94 00
38	BROKERED DEPOSITS / EARNING ASSETS*	4 59	00	00	00	00
39	LOANS TO DEPOSITS	51 62	66 56	71 86	75 81	84 25
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	11 45	17 98	25 34	28 82	32 53
41	TOTAL DEMAND DEPOSITS	13 88	20 78	30 34	32 07	32 53
42	SAVINGS DEPOSITS (IPC)	30 01	34 99	37 36	39 85	49 43
43	TIME DEPOSITS (IPC)	14 69	21 59	29 69	36 46	46 88
44	TOTAL TIME & SAVINGS DEPOSITS	36 60	51 77	59 69	66 93	73 13
45	MEMO: TIME DEPOSITS $100M OVER*	19 79	17 44	12 32	11 70	7 06
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	78 29	94 57	100 69	103 00	105 92
48	FED FUNDS PURCHASED & REV. REPOS*	10 15	6 87	99	00	00
49	BORROWINGS*	11 51	7 43	1 71	09	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1 29	3 17	7 06	13 27	19 70
51	INVESTMENT SECURITIES	2 45	6 84	15 16	24 09	29 44
52	TOTAL LOANS, NET OF UNEARNED DISC.	50 01	68 14	73 78	84 87	91 19
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5 48	12 45	16 29	26 69	37 72
54	MEMO: REAL ESTATE LOANS	10 25	18 72	29 66	36 69	49 44
55	MEMO: PERSONAL LOANS	7 23	10 60	14 60	20 69	29 84
56	MEMO: AGRICULTURAL LOANS	00	00	01	09	26
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	83 95	85 04	87 04	89 37	93 00
59	NONINT. CASH & DUE / AVG. ASSETS	5 38	6 65	8 88	10 15	11 74
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	44 80	31 10	14 83	3 26	00
61	CASH DIVIDEND / NET INCOME	65	00	00	00	00
62	INTERNAL CAPITAL FORMATION RATE	-6 08	-2 72	4 48	18 50	27 97
63	EQUITY CAPITAL / AVERAGE ASSETS	5 50	6 12	8 13	11 04	12 73
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 35	6 96	8 63	11 22	15 13
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-121 23	-59 80	2 81	98 95	115 98
66	NET INCOME (5 YR COMPOUND)	-24 59	-1 89	1 80	10 01	15 44
67	AVERAGE ASSETS (1 YR)	5 49	9 19	11 74	15 92	39 46
68	AVERAGE ASSETS (5 YR COMPOUND)	4 38	4 88	9 14	23 54	27 91
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	15 16	10 82	4 84	2 06	00
70	OTHER COMMITMENTS & CONTINGENCIES*	3 37	1 97	1 09	29	03

BANK ADMINISTRATION INSTITUTE

NEVADA

MEDIANS BY RESOURCE CLASS FOR 16 BANKS IN NEVADA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	9.76	N/A	N/A	9.36	9.10
2	INTEREST EXPENSE*	N/A	4.38	N/A	N/A	3.85	4.46
3	NET INTEREST INCOME (FTE)	N/A	5.60	N/A	N/A	5.11	4.84
4	TRUST INCOME	N/A	.00	N/A	N/A	.26	.21
5	SERVICE CHGS. ON DEPOSITS	N/A	.57	N/A	N/A	.73	.59
6	OTHER NONINTEREST INCOME	N/A	.28	N/A	N/A	.35	.72
7	SECURITIES GAINS (LOSSES)	N/A	.02	N/A	N/A	.00	.01
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.36	N/A	N/A	2.76	1.86
9	OCCUPANCY EXPENSES*	N/A	.90	N/A	N/A	.96	.94
10	OTHER NONINTEREST EXPENSE*	N/A	1.55	N/A	N/A	1.35	1.74
11	ADJUSTMENTS	N/A	.06	N/A	N/A	-.11	.30
12	RETURN ON ASSETS--NET INCOME	N/A	.49	N/A	N/A	.46	1.08
13	RETURN ON EQUITY--NET INCOME	N/A	4.47	N/A	N/A	6.87	14.91
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	11.09	N/A	N/A	11.48	10.69
15	BREAK EVEN YIELD*	N/A	9.44	N/A	N/A	8.32	9.02
16	YIELD ON LOANS	N/A	13.10	N/A	N/A	12.22	11.40
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.49	N/A	N/A	9.54	8.81
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.29	N/A	N/A	5.91	5.64
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.23	N/A	N/A	5.89	6.61
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	1.01	N/A	N/A	.81	1.12
21	GROSS CHARGE OFFS*	N/A	.81	N/A	N/A	.89	1.03
22	RECOVERIES / GROSS CHARGE OFFS	N/A	5.67	N/A	N/A	15.99	15.17
23	NET CHARGE OFFS*	N/A	.80	N/A	N/A	.75	.87
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	6.66	N/A	N/A	4.85	2.34
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	2.13	N/A	N/A	1.50	.56
26	NONACCRUAL*	N/A	1.23	N/A	N/A	1.50	3.39
27	RENEGOTIATED*	N/A	.00	N/A	N/A	.85	.07
28	TOTAL CLASSIFIED LOANS*	N/A	3.09	N/A	N/A	3.74	3.88
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	14.42	N/A	N/A	23.78	34.90
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	56.94	N/A	N/A	34.98	39.70
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	41.70	N/A	N/A	19.19	16.88
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	-1.82	N/A	N/A	-1.06	-1.59
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	.74	N/A	N/A	4.93	2.16
34	ASSETS LESS LIABILITIES >1 YR	N/A	12.66	N/A	N/A	34.78	30.85
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	8.21	N/A	N/A	11.91	16.97
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	77.90	N/A	N/A	101.72	81.05
37	CORE DEPOSITS / EARNING ASSETS	N/A	82.46	N/A	N/A	87.33	82.59
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	N/A	N/A	.00	.00
39	LOANS TO DEPOSITS	N/A	69.68	N/A	N/A	69.89	75.35
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	19.63	N/A	N/A	28.01	25.52
41	TOTAL DEMAND DEPOSITS	N/A	23.37	N/A	N/A	30.65	28.59
42	SAVINGS DEPOSITS (IPC)	N/A	37.13	N/A	N/A	39.92	34.99
43	TIME DEPOSITS (IPC)	N/A	36.54	N/A	N/A	29.54	37.86
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	62.42	N/A	N/A	59.98	55.82
45	MEMO: TIME DEPOSITS OVER $100M*	N/A	14.74	N/A	N/A	11.96	12.13
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	N/A	N/A	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	101.00	N/A	N/A	99.00	94.57
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	N/A	N/A	.00	10.15
49	BORROWINGS*	N/A	.09	N/A	N/A	1.44	11.51
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	12.25	N/A	N/A	8.20	1.29
51	INVESTMENT SECURITIES	N/A	11.45	N/A	N/A	18.45	20.08
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	75.00	N/A	N/A	68.73	74.19
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	14.86	N/A	N/A	15.02	20.17
54	MEMO: REAL ESTATE LOANS	N/A	23.65	N/A	N/A	31.34	28.32
55	MEMO: PERSONAL LOANS	N/A	12.56	N/A	N/A	16.94	16.02
56	MEMO: AGRICULTURAL LOANS	N/A	.49	N/A	N/A	.39	.07
57	MEMO: FOREIGN LOANS	N/A	.00	N/A	N/A	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	87.94	N/A	N/A	86.73	87.19
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	8.18	N/A	N/A	8.21	9.89
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	14.83	N/A	N/A	28.19	17.07
61	CASH DIVIDEND / NET INCOME	N/A	.00	N/A	N/A	.00	8.89
62	INTERNAL CAPITAL FORMATION RATE	N/A	4.06	N/A	N/A	6.87	3.38
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	9.12	N/A	N/A	9.70	9.71
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	10.15	N/A	N/A	9.31	9.66
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	-13.99	N/A	N/A	-26.63	29.52
66	NET INCOME (5 YR COMPOUND)	N/A	7.80	N/A	N/A	3.89	8.40
67	AVERAGE ASSETS (1 YR)	N/A	13.43	N/A	N/A	10.89	8.11
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	20.23	N/A	N/A	5.30	8.81
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	3.20	N/A	N/A	4.99	7.24
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.80	N/A	N/A	.49	3.35

BANK ADMINISTRATION INSTITUTE

NEW HAMPSHIRE

PROFIT DISTRIBUTION PROFILE 1986 NEW HAMPSHIRE BASED ON 60 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.54	9.38	10.05	10.65	11.26
2	INTEREST EXPENSE*	5.25	5.87	5.44	5.10	4.64
3	NET INTEREST INCOME (FTE)	3.53	4.05	4.48	5.09	5.75
4	TRUST INCOME	.00	.00	.00	.00	.24
5	SERVICE CHGS. ON DEPOSITS	.04	.11	.20	.31	.38
6	OTHER NONINTEREST INCOME	.09	.13	.19	.44	.92
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.30	1.09
8	SALARIES & EMPLOYEE BENEFITS*	2.06	1.78	1.64	1.27	1.08
9	OCCUPANCY EXPENSES*	.82	.60	.47	.37	.35
10	OTHER NONINTEREST EXPENSE*	1.91	1.61	1.21	.98	.79
11	ADJUSTMENTS	1.09	.85	.46	.21	.00
12	RETURN ON ASSETS--NET INCOME	.70	.96	1.21	1.56	2.40
13	RETURN ON EQUITY--NET INCOME	8.36	13.62	17.98	21.91	27.36
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.74	10.40	10.99	11.62	12.08
15	BREAK EVEN YIELD*	9.95	9.53	8.99	8.48	4.79
16	YIELD ON LOANS	10.24	11.01	11.56	12.18	13.25
17	YIELD ON INVESTMENT SEC. (FTE)	6.62	7.66	8.48	9.28	11.18
18	RATE ON TIME & SAVINGS DEPOSITS*	6.82	7.50	8.08	8.66	9.30
19	RATE ON TOTAL INTEREST FUNDS*	7.67	7.58	6.98	6.64	6.24
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.69	.44	.33	.13	.07
21	GROSS CHARGE OFFS*	.48	.39	.17	.09	.02
22	RECOVERIES / GROSS CHARGE OFFS	5.04	11.55	25.64	38.66	76.95
23	NET CHARGE OFFS*	.28	.24	.11	.04	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.89	6.84	14.89	26.18	117.96
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.06	.81	.48	.25	.08
26	NONACCRUAL*	1.13	.57	.20	.01	.00
27	RENEGOTIATED*	.06	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	1.85	1.34	.93	.43	.10
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	16.31	12.63	7.96	3.39	1.26
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	41.79	52.58	95.59	147.44	330.43
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-2.87	-12.36	-17.41	-26.40	-38.25
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.99	-5.85	-1.36	.96	4.58
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.80	-2.50	2.46	6.89	13.30
34	ASSETS LESS LIABILITIES >1 YR.	18.52	25.59	35.33	44.08	47.31
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	20.33	10.47	1.21	-7.05	-16.09
36	LIQUID ASSETS / LARGE LIABILITIES	48.05	66.67	126.78	235.26	648.96
37	CORE DEPOSITS / EARNING ASSETS*	75.82	81.58	88.99	94.12	98.24
38	BROKERED DEPOSITS / EARNING ASSETS*	7.87	.00	.00	.00	.00
39	LOANS TO DEPOSITS	54.46	65.68	75.88	93.06	90.74
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	3.81	7.83	10.98	14.66	20.31
41	TOTAL DEMAND DEPOSITS	5.75	10.15	12.95	18.79	24.80
42	SAVINGS DEPOSITS (IPC)	32.09	42.58	47.70	52.80	60.16
43	TIME DEPOSITS (IPC)	19.59	25.76	33.90	39.09	47.58
44	TOTAL TIME & SAVINGS DEPOSITS	54.93	61.63	70.57	75.81	82.34
45	MEMO: TIME DEPOSITS OVER 100M*	13.73	10.41	5.57	3.44	1.52
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	87.56	91.70	97.10	99.87	101.86
48	FED FUNDS PURCHASED & REV. REPOS*	7.33	2.86	1.45	.00	.00
49	BORROWINGS*	10.63	4.46	1.05	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	.86	1.52	3.69	8.49	13.07
51	INVESTMENT SECURITIES	33.15	13.95	19.61	26.49	34.94
52	TOTAL LOANS, NET OF UNEARNED DISC.	48.15	63.97	73.32	99.01	84.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.74	8.44	13.14	20.84	26.89
54	MEMO: REAL ESTATE LOANS	21.23	26.78	35.47	45.91	59.97
55	MEMO: PERSONAL LOANS	5.51	9.15	13.17	20.01	25.01
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.08
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.57	90.56	92.34	93.82	94.97
59	NONINT. CASH & DUE / AVG. ASSETS	2.78	3.80	5.13	6.81	8.02
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	42.49	36.18	29.64	19.25	.90
61	CASH DIVIDEND / NET INCOME	.00	1.57	19.33	28.37	38.21
62	INTERNAL CAPITAL FORMATION RATE	4.91	9.46	13.69	19.44	24.83
63	EQUITY CAPITAL / AVERAGE ASSETS	5.98	5.06	6.53	8.37	11.43
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.23	6.64	7.19	8.62	11.67
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-16.77	13.89	30.64	56.26	123.74
66	NET INCOME (5 YR COMPOUND)	9.59	14.87	24.55	34.52	45.19
67	AVERAGE ASSETS (1 YR)	13.02	17.64	20.52	25.03	39.98
68	AVERAGE ASSETS (5 YR COMPOUND)	11.08	13.73	18.26	22.14	25.99
	OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.10	4.56	1.66	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.58	.81	.25	.06	.00

BANK ADMINISTRATION INSTITUTE

NEW HAMPSHIRE

MEDIANS BY RESOURCE CLASS FOR 80 BANKS IN NEW HAMPSHIRE

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	11.03	10.11	9.96	10.27	9.97
2	INTEREST EXPENSE*	N/A	5.87	4.98	4.93	4.83	4.78
3	NET INTEREST INCOME (FTE)	N/A	5.16	4.46	4.93	4.83	4.80
4	TRUST INCOME	N/A	.00	.00	.00	.00	.36
5	SERVICE CHGS. ON DEPOSITS	N/A	.20	.19	.26	.30	.42
6	OTHER NONINTEREST INCOME	N/A	.19	.23	.15	.19	.44
7	SECURITIES GAINS (LOSSES)	N/A	.00	.02	.00	.00	.00
8	SALARIES & EMPLOYEE BENEFITS*	N/A	1.57	1.66	1.71	1.44	1.64
9	OCCUPANCY EXPENSES*	N/A	.59	.49	.52	.49	.52
10	OTHER NONINTEREST EXPENSE*	N/A	1.29	1.18	1.19	1.16	1.42
11	ADJUSTMENTS	N/A	.37	.37	.39	.41	.07
12	RETURN ON ASSETS--NET INCOME	N/A	.80	1.46	1.09	1.13	.97
13	RETURN ON EQUITY--NET INCOME	N/A	9.01	18.82	17.35	19.36	18.97
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	12.08	10.77	10.74	11.19	11.14
15	BREAK EVEN YIELD*	N/A	10.10	8.92	9.17	8.73	9.38
16	YIELD ON LOANS	N/A	13.26	12.06	12.17	11.86	11.74
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	7.40	6.98	7.69	8.08	10.23
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	7.00	6.96	7.01	7.09	6.92
19	RATE ON TOTAL INTEREST FUNDS*	N/A	7.00	6.97	6.98	6.99	6.79
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	.38	.26	.17	.34	.44
21	GROSS CHARGE OFFS*	N/A	.56	.59	.13	.17	.36
22	RECOVERIES / GROSS CHARGE OFFS	N/A	8.55	25.99	35.60	21.26	25.84
23	NET CHARGE OFFS*	N/A	.39	.39	.08	.13	.30
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	17.67	19.22	14.59	15.28	7.19
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	.11	.83	.49	.40	.44
26	NONACCRUAL*	N/A	.08	.12	.20	.35	.28
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.09
28	TOTAL CLASSIFIED LOANS*	N/A	.50	1.09	.90	.90	.74
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	4.06	7.40	8.90	8.88	8.35
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	114.48	56.31	96.76	98.45	125.32
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	18.02	15.81	16.85	19.65	16.13
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	-2.34	-1.33	-1.07	-1.39	-2.26
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	5.55	5.11	3.97	1.90	3.97
34	ASSETS LESS LIABILITIES >1 YR	N/A	31.79	32.14	38.17	34.74	37.02
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	-5.58	-6.57	-.38	6.60	14.99
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	65.38	184.15	159.44	86.44	60.01
37	CORE DEPOSITS / EARNING ASSETS*	N/A	78.50	92.80	93.96	88.77	85.96
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	78.42	66.82	74.05	78.82	75.74
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	10.46	10.37	11.72	10.27	13.33
41	TOTAL DEMAND DEPOSITS	N/A	11.99	11.86	14.48	12.14	19.05
42	SAVINGS DEPOSITS (IPC)	N/A	44.45	52.60	51.05	44.84	41.89
43	TIME DEPOSITS (IPC)	N/A	42.49	35.01	32.55	39.90	36.82
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	78.08	77.47	75.15	69.44	62.45
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	7.73	2.95	4.99	7.24	11.37
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	98.05	98.30	99.86	96.00	93.99
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.00	.00	4.00
49	BORROWINGS*	N/A	.00	.40	1.26	2.62	10.75
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	11.84	6.99	3.23	3.00	2.24
51	INVESTMENT SECURITIES	N/A	9.14	21.02	19.07	19.00	9.02
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	79.96	65.32	73.67	77.84	87.00
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	11.18	11.84	13.30	14.44	20.68
54	MEMO: REAL ESTATE LOANS	N/A	31.64	31.67	38.37	44.55	33.08
55	MEMO: PERSONAL LOANS	N/A	13.45	9.30	14.81	14.04	10.40
56	MEMO: AGRICULTURAL LOANS	N/A	.03	.00	.00	.00	.00
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	91.49	92.74	90.87	92.75	89.89
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	4.87	4.64	5.30	5.04	8.03
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	31.34	31.52	22.84	31.89	1.81
61	CASH DIVIDEND / NET INCOME	N/A	.00	16.56	13.98	22.47	39.24
62	INTERNAL CAPITAL FORMATION RATE	N/A	7.35	15.88	15.64	9.24	8.19
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	10.26	7.48	6.33	6.43	5.81
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	10.58	7.90	7.18	7.07	6.26
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	43.59	29.45	37.31	33.11	12.51
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	54.69	31.54	36.94	30.32
67	AVERAGE ASSETS (1 YR)	N/A	23.93	17.60	12.54	11.52	10.24
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	12.14	10.62	17.39	21.35
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	.00	1.31	.47	4.56	.38
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.01	.12	.32	.40	1.03

BANK ADMINISTRATION INSTITUTE

NEW JERSEY

PROFIT DISTRIBUTION PROFILE 1986 NEW JERSEY BASED ON 121 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 11	8 69	9 33	9 85	10 20
2	INTEREST EXPENSE*	5 22	4 95	4 48	4 16	3 XX
3	NET INTEREST INCOME (FTE)	3 72	4 33	4 84	5 26	5 58
4	TRUST INCOME	00	00	00	01	13
5	SERVICE CHGS. ON DEPOSITS	11	16	20	26	34
6	OTHER NONINTEREST INCOME	09	13	19	36	84
7	SECURITIES GAINS (LOSSES)	00	00	01	06	35
8	SALARIES & EMPLOYEE BENEFITS*	2 34	1 94	1 56	1 29	1 05
9	OCCUPANCY EXPENSES*	96	73	55	39	19
10	OTHER NONINTEREST EXPENSE*	2 48	1 68	1 54	1 26	91
11	ADJUSTMENTS	83	56	34	14	00
12	RETURN ON ASSETS--NET INCOME	59	00	1	1	1
13	RETURN ON EQUITY--NET INCOME	4 35	14 73	17 69	21 37	23 85
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 14	9 78	10 39	10 87	11 25
15	BREAK EVEN YIELD*	9 51	8 92	8 02	7 48	6 83
16	YIELD ON LOANS	10 17	10 56	11 55	11 79	12 52
17	YIELD ON INVESTMENT SEC. (FTE)	9 75	7 83	9 70	10 67	11 84
18	RATE ON TIME & SAVINGS DEPOSITS*	7 02	6 64	6 44	6 17	5 94
19	RATE ON TOTAL INTEREST FUNDS*	6 97	6 64	6 45	6 20	5 94
	ASSET QUALITY					
	LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1 10	56	35	22	10
21	GROSS CHARGE OFFS*	98	44	23	08	03
22	RECOVERIES / GROSS CHARGE OFFS	9 66	22 50	40 00	71 62	103 31
23	NET CHARGE OFFS*	70	30	09	03	00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-21 52	4 43	13 32	35 38	82 71
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1 72	84	49	21	06
26	NONACCRUAL*	1 93	1 05	34	07	00
27	RENEGOTIATED*	13	01	00	00	00
28	TOTAL CLASSIFIED LOANS*	3 77	1 82	1 18	56	18
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	25 54	15 84	8 77	3 94	1 51
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	30 28	56 96	89 09	169 48	355 17
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-5 50	12 94	20 57	28 78	40 94
32	ASSETS LESS LIABILITIES 3-6 MOS	-20 89	-3 89	-1 98	90	5 58
33	ASSETS LESS LIABILITIES 6-12 MOS	-15 34	-1 16	2 51	4 79	7 56
34	ASSETS LESS LIABILITIES >1 YR	16 39	26 57	36 58	45 20	51 58
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	19 58	9 60	2 14	-5 47	-15 67
36	LIQUID ASSETS / LARGE LIABILITIES	92 21	95 33	139 99	211 07	398 13
37	CORE DEPOSITS / EARNING ASSETS	78 84	85 24	91 77	95 75	98 55
38	BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00
39	LOANS TO DEPOSITS	42 15	54 69	67 42	75 28	82 05
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	12 63	16 75	20 80	24 11	28 60
41	TOTAL DEMAND DEPOSITS	14 66	18 80	23 57	28 47	32 50
42	SAVINGS DEPOSITS (IPC)	30 05	37 51	42 55	47 29	52 43
43	TIME DEPOSITS (IPC)	21 53	25 69	31 83	37 44	41 24
44	TOTAL TIME & SAVINGS DEPOSITS	54 75	62 41	67 85	72 86	77 53
45	MEMO: TIME DEPOSITS OVER 100M*	16 75	10 76	6 56	4 09	2 45
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91 91	96 13	99 51	101 65	103 16
48	FED FUNDS PURCHASED & REV. REPOS*	6 01	3 63	1 75	00	00
49	BORROWINGS*	3 30	1 89	1 49	17	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	90	2 29	4 93	10 69	17 63
51	INVESTMENT SECURITIES	11 41	15 00	24 05	34 73	42 96
52	TOTAL LOANS, NET OF UNEARNED DISC.	40 20	58 06	64 05	74 91	79 57
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	10 15	18 84	26 55	35 79	39 28
54	MEMO: REAL ESTATE LOANS	16 46	21 16	28 52	38 48	49 16
55	MEMO: PERSONAL LOANS	4 93	7 08	11 90	16 70	22 88
56	MEMO: AGRICULTURAL LOANS	00	00	00	00	07
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	86 84	88 72	90 33	92 09	93 32
59	NONINT. CASH & DUE / AVG. ASSETS	4 43	5 42	6 74	8 54	10 14
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	40 61	34 14	24 44	14 33	31
61	CASH DIVIDEND / NET INCOME	00	12 15	28 02	40 56	50 80
62	INTERNAL CAPITAL FORMATION RATE	1 43	8 31	11 99	15 13	18 57
63	EQUITY CAPITAL / AVERAGE ASSETS	5 42	5 78	6 44	7 34	10 84
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 09	6 48	7 02	7 92	10 30
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-9 58	10 83	24 12	41 05	87 66
66	NET INCOME (5 YR COMPOUND)	7 30	15 36	23 51	33 60	48 96
67	AVERAGE ASSETS (1 YR)	8 52	11 54	17 14	26 74	38 93
68	AVERAGE ASSETS (5 YR COMPOUND)	8 29	11 68	15 20	19 82	26 71
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	14 35	8 75	3 32	33	00
70	OTHER COMMITMENTS & CONTINGENCIES*	2 73	1 60	81	28	02

BANK ADMINISTRATION INSTITUTE

NEW JERSEY

MEDIANS BY RESOURCE CLASS FOR 121 BANKS IN NEW JERSEY

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	8.43	8.18	8.81	9.58	9.41
2	INTEREST EXPENSE*	N/A	4.25	4.60	4.96	5.07	4.40
3	NET INTEREST INCOME (FTE)	N/A	4.08	4.07	4.34	5.03	4.81
4	TRUST INCOME	N/A	.00	.00	.00	.00	.05
5	SERVICE CHGS. ON DEPOSITS	N/A	.07	.19	.28	.27	.33
6	OTHER NONINTEREST INCOME	N/A	.23	.18	.17	.19	.33
7	SECURITIES GAINS (LOSSES)	N/A	.00	.00	.01	.00	.03
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.18	2.11	1.87	1.59	1.62
9	OCCUPANCY EXPENSES*	N/A	1.28	.72	.53	.48	.54
10	OTHER NONINTEREST EXPENSE*	N/A	2.09	2.57	1.17	1.19	1.15
11	ADJUSTMENTS	N/A	-.02	.12	.36	.45	.34
12	RETURN ON ASSETS--NET INCOME	N/A	-1.56	.39	.95	1.26	1.12
13	RETURN ON EQUITY--NET INCOME	N/A	-10.72	4.35	15.27	20.09	18.48
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	9.30	9.27	9.87	10.73	10.64
15	BREAK EVEN YIELD*	N/A	10.17	7.62	8.38	7.97	7.89
16	YIELD ON LOANS	N/A	11.26	11.59	11.75	11.26	10.89
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	6.32	7.29	7.58	10.10	10.63
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.36	6.36	6.46	6.45	6.44
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.41	6.34	6.46	6.44	6.49
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	.83	.23	.34	.34	.37
21	GROSS CHARGE OFFS*	N/A	.00	.02	.32	.19	.31
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	.63	.00	.27	.27	.39	.64	.43	.19
23	NET CHARGE OFFS*	N/A	.00	.00	.16	.07	.20
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	11.38	5.75	21.22	11.46
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	.00	.32	.43	.52	.51
26	NONACCRUAL*	N/A	.00	.00	.00	.00	.09
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	N/A	.00	.81	1.27	1.11	1.05
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	.00	1.74	9.37	8.29	12.50
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	67.63	94.32	89.09	94.92
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	54.07	25.69	14.83	18.96	21.23
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	-4.50	-.74	-2.14	-1.92	-1.77
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	-2.98	2.00	2.72	2.64	2.46
34	ASSETS LESS LIABILITIES >1 YR	N/A	12.82	12.84	36.14	40.48	33.63
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	6.67	5.72	-3.65	.67	6.75
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	81.17	153.34	145.68	154.14	132.05
37	CORE DEPOSITS / EARNING ASSETS	N/A	83.54	87.84	91.61	92.63	92.01
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	61.57	45.40	58.09	66.31	74.31
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	17.12	13.79	19.42	20.17	22.72
41	TOTAL DEMAND DEPOSITS	N/A	18.53	17.99	23.29	23.39	25.98
42	SAVINGS DEPOSITS (IPC)	N/A	46.38	40.08	43.39	43.61	40.64
43	TIME DEPOSITS (IPC)	N/A	31.01	33.55	36.30	33.54	28.65
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	67.51	69.43	71.87	69.88	69.88
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	10.65	3.08	8.44	5.03	6.44
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	92.35	96.00	100.10	100.18	97.80
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.00	1.41	4.91
49	BORROWINGS*	N/A	.08	1.12	.48	1.11	6.29
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	29.20	13.59	9.43	4.62	2.45
51	INVESTMENT SECURITIES	N/A	4.39	7.00	13.45	16.42	19.06
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	57.72	67.00	68.00	68.81	68.00
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	19.37	24.88	29.58	31.88	32.84
54	MEMO: REAL ESTATE LOANS	N/A	19.74	26.88	24.10	30.47	26.00
55	MEMO: PERSONAL LOANS	N/A	7.27	9.44	12.43	10.73	14.79
56	MEMO: AGRICULTURAL LOANS	N/A	.00	.00	.00	.00	.00
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	91.51	90.41	91.82	90.78	88.00
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	5.46	6.11	6.10	6.51	8.44
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	1.19	29.84	22.41	27.57	32.46
61	CASH DIVIDEND / NET INCOME	N/A	.00	.00	18.39	28.05	39.16
62	INTERNAL CAPITAL FORMATION RATE	N/A	-10.72	13.99	11.93	14.05	11.32
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	13.24	11.99	6.70	6.34	6.13
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	13.15	9.61	7.18	6.75	6.97
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	55.08	31.34	9.71	23.95	25.81
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	15.31	12.81	15.67	17.61
67	AVERAGE ASSETS (1 YR)	N/A	171.59	20.10	12.80	18.07	16.83
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	9.32	12.66	15.90	16.99
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	3.22	1.47	2.75	4.30	7.92
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.34	.09	.46	.66	1.99

BANK ADMINISTRATION INSTITUTE

NEW MEXICO

PROFIT DISTRIBUTION PROFILE 1986 NEW MEXICO BASED ON 94 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 85	9 22	9 63	10 31	10 72
2	INTEREST EXPENSE*	3 78	4 04	4 53	5 14	5 62
3	NET INTEREST INCOME (FTE)					
4	TRUST INCOME					
5	SERVICE CHGS. ON DEPOSITS					
6	OTHER NONINTEREST INCOME					
7	SECURITIES GAINS (LOSSES)					
8	SALARIES & EMPLOYEE BENEFITS*	2	2	1	1	1
9	OCCUPANCY EXPENSES*					
10	OTHER NONINTEREST EXPENSE*	2	1	1	1	
11	ADJUSTMENTS					
12	RETURN ON ASSETS--NET INCOME					
13	RETURN ON EQUITY--NET INCOME	-6 98	2 11	10 08	14 96	17 38
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10 09	10 49	11 02	11 59	11 92
15	BREAK EVEN YIELD*	10	10	1	1	1
16	YIELD ON LOANS	11	11	12	13	13
17	YIELD ON INVESTMENT SEC. (FTE)	7	8	9	9	10
18	RATE ON TIME & SAVINGS DEPOSITS*	7 57	7	6	6	6
19	RATE ON TOTAL INTEREST FUNDS*	7 60	7	6	6	6
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2	1			
21	GROSS CHARGE OFFS*		1	1		
22	RECOVERIES / GROSS CHARGE OFFS	4	9	16	26	52
23	NET CHARGE OFFS*	2	1			
24	EARNINGS COVERAGE OF NET CHARGE OFFS		1	2	5	10
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*		1	1		
26	NONACCRUAL*					
27	RENEGOTIATED*					
28	TOTAL CLASSIFIED LOANS*			2	1	
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	5	3	14	10	4
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	18 32	30 67	47 60	73 08	123 59
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-6 41	-13 38	-18 30	-24 64	-36 29
32	ASSETS LESS LIABILITIES 3-6 MOS	-1	-5	-3	-4	-1
33	ASSETS LESS LIABILITIES 6-12 MOS	-1	-1	2	6	9
34	ASSETS LESS LIABILITIES >1 YR	11 42	15 17	24 48	33 33	40 24
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	34 01	26 30	17 21	6 57	-4 04
36	LIQUID ASSETS / LARGE LIABILITIES	34 48	45 79	59 68	87 14	131 99
37	CORE DEPOSITS / EARNING ASSETS	63 95	70 93	77 50	83 37	89 83
38	BROKERED DEPOSITS / EARNING ASSETS*					
39	LOANS TO DEPOSITS	50 80	57 08	67 15	73 65	78 66
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9 45	11 52	14 03	16 93	19 22
41	TOTAL DEMAND DEPOSITS	11 87	15 01	17	20	23
42	SAVINGS DEPOSITS (IPC)	22 64	29 11	34	44	57
43	TIME DEPOSITS (IPC)	38 31	41 40	47	54	65
44	TOTAL TIME & SAVINGS DEPOSITS	60 50	66 37	71	78	86
45	MEMO: TIME DEPOSITS OVER 100M*	39 74	29 17	22 04	16	11
46	DEPOSITS IN FOREIGN OFFICES*					
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95 43	97 42	100	103	105
48	FED FUNDS PURCHASED & REV. REPOS*	1 01	1	1		
49	BORROWINGS*	1 62	1 57			
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2 09	3 75	6	11	14
51	INVESTMENT SECURITIES					
52	TOTAL LOANS, NET OF UNEARNED DISC.					
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS					
54	MEMO: REAL ESTATE LOANS					
55	MEMO: PERSONAL LOANS					
56	MEMO: AGRICULTURAL LOANS					
57	MEMO: FOREIGN LOANS					
58	EARNING ASSETS / AVERAGE ASSETS	84	87	88	90	92
59	NONINT. CASH & DUE / AVG. ASSETS	4 25	5 18	6 23	7 74	9 04
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	50 60	37 64	27 85	12 33	
61	CASH DIVIDEND / NET INCOME					
62	INTERNAL CAPITAL FORMATION RATE	-8 70	-1	4	8	12
63	EQUITY CAPITAL / AVERAGE ASSETS	5 90	6 96	7 97	9 15	11 44
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 90	7 62	8 67	10 01	12 05
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-124 54	-37 39	-2 97	20 28	85 65
66	NET INCOME (5 YR COMPOUND)	-21	-9	6	16	34
67	AVERAGE ASSETS (1 YR)	-6 98		4	12	19
68	AVERAGE ASSETS (5 YR COMPOUND)	-02	3	7 74	11 52	15 77
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	10 15	5 59	3 23	69	00
70	OTHER COMMITMENTS & CONTINGENCIES*	2 14	95	33	03	00

BANK ADMINISTRATION INSTITUTE

NEW MEXICO

MEDIANS BY RESOURCE CLASS FOR 94 BANKS IN NEW MEXICO

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	9 37	9 88	9 64	9 81	9 57
2	INTEREST EXPENSE*	N/A	5 23	4 94	5 42	5 23	5 22
3	NET INTEREST INCOME (FTE)	N/A	4 40	5 00	4 33	4 38	4 02
4	TRUST INCOME	N/A	00	00	00	08	17
5	SERVICE CHGS. ON DEPOSITS	N/A	50	48	41	52	45
6	OTHER NONINTEREST INCOME	N/A	28	31	25	30	80
7	SECURITIES GAINS (LOSSES)	N/A	00	00	00	02	01
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2 08	1 96	1 58	1 72	1 69
9	OCCUPANCY EXPENSES*	N/A	90	65	59	59	62
10	OTHER NONINTEREST EXPENSE*	N/A	1 67	1 52	1 25	1 35	1 20
11	ADJUSTMENTS	N/A	00	12	32	03	03
12	RETURN ON ASSETS--NET INCOME	N/A	17	85	1 00	93	88
13	RETURN ON EQUITY--NET INCOME	N/A	97	9 22	13 13	12 29	14 90
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	11 14	11 18	10 88	11 21	10 95
15	BREAK EVEN YIELD*	N/A	10 77	9 31	8 87	8 09	8 24
16	YIELD ON LOANS	N/A	12 71	13 00	12 91	12 99	11 30
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8 91	8 93	9 36	10 03	10 20
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	7 08	6 71	7 09	6 94	7 07
19	RATE ON TOTAL INTEREST FUNDS*	N/A	7 09	6 74	7 15	6 93	7 15
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	55	1 08	92	1 19	1 12
21	GROSS CHARGE OFFS*	N/A	69	1 41	1 00	1 32	1 11
22	RECOVERIES / GROSS CHARGE OFFS	N/A	10 00	18 10	17 70	13 73	18 86
23	NET CHARGE OFFS*	N/A	49	84	75	1 08	1 03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	2 31	2 11	3 66	2 51	2 16
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	77	1 28	86	66	71
26	NONACCRUAL*	N/A	1 14	1 68	1 75	1 96	1 56
27	RENEGOTIATED*	N/A	00	00	00	00	14
28	TOTAL CLASSIFIED LOANS*	N/A	1 90	3 96	2 38	3 47	2 26
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	13 53	17 64	16 82	22 81	20 30
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	58 54	37 16	47 60	36 35	53 36
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	18 27	16 65	17 68	19 21	24 78
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	-2 65	-1 85	-4 06	-3 42	-2 33
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	-1 77	-5 55	-2 98	-1 39	-4 47
34	ASSETS LESS LIABILITIES >1 YR	N/A	15 82	24 84	28 77	24 61	24 87
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	18 90	16 77	15 08	19 55	20 56
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	58 75	71 76	58 61	57 49	58 00
37	CORE DEPOSITS / EARNING ASSETS	N/A	76 98	77 59	77 05	77 49	77 98
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	00	00	00	00	00
39	LOANS TO DEPOSITS	N/A	66 32	66 89	65 59	70 23	74 75
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	11 55	13 50	14 00	15 14	13 98
41	TOTAL DEMAND DEPOSITS	N/A	16 75	18 38	17 15	17 31	15 99
42	SAVINGS DEPOSITS (IPC)	N/A	30 55	37 57	33 54	36 37	38 59
43	TIME DEPOSITS (IPC)	N/A	42 43	46 17	40 03	44 11	33 91
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	73 76	68 29	73 02	69 80	63 17
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	23 70	19 82	23 83	22 47	14 84
46	DEPOSITS IN FOREIGN OFFICES*	N/A	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	103 99	100 83	100 34	99 73	93 67
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	00	04	1 36	10 55
49	BORROWINGS*	N/A	00	27	09	2 39	10 56
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	12 49	7 93	5 01	4 84	12 04
51	INVESTMENT SECURITIES	N/A	15 79	23 35	23 77	22 19	18 44
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	67 09	70 07	65 80	70 58	69 22
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	18 93	19 71	21 91	21 50	17 44
54	MEMO: REAL ESTATE LOANS	N/A	26 05	20 14	21 51	19 96	20 58
55	MEMO: PERSONAL LOANS	N/A	16 33	16 33	13 88	11 82	33 04
56	MEMO: AGRICULTURAL LOANS	N/A	00	2 52	1 08	61	11
57	MEMO: FOREIGN LOANS	N/A	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	88 05	88 61	89 84	89 91	88 59
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	5 94	6 99	5 99	5 89	7 91
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	32 93	20 69	26 79	32 95	25 08
61	CASH DIVIDEND / NET INCOME	N/A	00	29 49	41 08	35 50	30 81
62	INTERNAL CAPITAL FORMATION RATE	N/A	91	6 11	6 09	5 86	10 05
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	7 83	8 92	8 09	7 00	6 01
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	8 28	9 92	8 63	7 90	6 64
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	53 32	-3 33	-4 64	-6 36	2 68
66	NET INCOME (5 YR COMPOUND)	N/A	7 75	3 81	6 94	10 36	10 22
67	AVERAGE ASSETS (1 YR)	N/A	11 24	4 10	4 92	1 72	17 24
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	3 49	5 30	8 38	7 24	10 06
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	2 10	74	3 75	4 65	14 26
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	68	11	23	53	95

BANK ADMINISTRATION INSTITUTE

NEW YORK

PROFIT DISTRIBUTION PROFILE 1986 NEW YORK BASED ON 202 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	6 43	8 02	9 19	9 86	10 32
2	INTEREST EXPENSE*	5 55	5 12	4 65	4 05	3 88
3	NET INTEREST INCOME (FTE)	2 08	3 47	4 62	5 18	6 73
4	TRUST INCOME	00	00	00	04	26
5	SERVICE CHGS. ON DEPOSITS	00	08	33	53	43
6	OTHER NONINTEREST INCOME	10	14	36	54	1 24
7	SECURITIES GAINS (LOSSES)	00	00	01	14	32
8	SALARIES & EMPLOYEE BENEFITS*	2 59	2 05	1 66	1 40	1 07
9	OCCUPANCY EXPENSES*	1 04	68	53	37	26
10	OTHER NONINTEREST EXPENSE*	2 12	1 51	1 09	82	60
11	ADJUSTMENTS	85	51	00	11	01
12	RETURN ON ASSETS--NET INCOME	08	57	1 06	1 42	1 81
13	RETURN ON EQUITY--NET INCOME	52	8 58	12 50	17 28	21 11
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	7 31	9 06	10 27	10 89	11 45
15	BREAK EVEN YIELD*	9 40	8 64	9 80	9 53	9 52
16	YIELD ON LOANS	8 51	10 04	11 40	12 13	13 44
17	YIELD ON INVESTMENT SEC. (FTE)	9 97	8 90	8 08	10 70	11 08
18	RATE ON TIME & SAVINGS DEPOSITS*	10 53	9 39	8 06	8 30	7 71
19	RATE ON TOTAL INTEREST FUNDS*	9 91	7 03	6 56	6 22	5 79
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1 32	91	47	26	06
21	GROSS CHARGE OFFS*	1 37	79	43	13	01
22	RECOVERIES / GROSS CHARGE OFFS	3 02	11 93	26 27	46 61	84 68
23	NET CHARGE OFFS*	1 09	93	35	05	00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	- 22	2 51	6 90	18 19	61 86
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1 66	91	43	10	00
26	NONACCRUAL*	2 68	1 26	43	05	00
27	RENEGOTIATED*	08	00	00	00	00
28	TOTAL CLASSIFIED LOANS*	3 90	2 18	1 10	54	08
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	27 01	13 56	6 72	2 19	00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28 63	46 40	79 80	170 35	293 51
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-1 45	-8 16	17 55	28 16	43 03
32	ASSETS LESS LIABILITIES 3-6 MOS	-6 23	-2 61	- 91	1 41	3 03
33	ASSETS LESS LIABILITIES 6-12 MOS	-1 57	51	1 87	6 38	8 43
34	ASSETS LESS LIABILITIES >1 YR	4 20	17 34	33 06	44 30	53 55
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	37 88	17 02	1 80	-7 21	-16 59
36	LIQUID ASSETS / LARGE LIABILITIES	6 93	42 [illegible]	11 [illegible] 80	19 [illegible] 41	32 [illegible] 98
37	CORE DEPOSITS / EARNING ASSETS	28 81	68 [illegible]	86 00	92 08	95 03
38	BROKERED DEPOSITS / EARNING ASSETS*	17	00	00	00	00
39	LOANS TO DEPOSITS	32 38	44 62	60 60	73 43	86 00
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	4 34	11 08	14 82	21 86	29 14
41	TOTAL DEMAND DEPOSITS	7 84	13 75	18 06	26 40	35 50
42	SAVINGS DEPOSITS (IPC)	5 80	24 31	39 90	46 77	53 34
43	TIME DEPOSITS (IPC)	9 51	11 10	31 42	37 77	45 13
44	TOTAL TIME & SAVINGS DEPOSITS	32 78	51 64	65 77	73 19	77 56
45	MEMO: TIME DEPOSITS OVER 100M*	31 45	13 24	8 95	4 97	2 12
46	DEPOSITS IN FOREIGN OFFICES*	50 93	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	74 89	90 23	96 45	100 26	103 03
48	FED FUNDS PURCHASED & REV. REPOS*	11 01	2 34	00	00	00
49	BORROWINGS*	16 82	4 58	87	00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1 49	2 77	6 21	13 82	28 53
51	INVESTMENT SECURITIES	3 74	13 23	22 10	31 99	44 97
52	TOTAL LOANS, NET OF UNEARNED DISC.	26 57	41 18	57 51	66 81	79 94
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3 30	6 36	12 18	19 07	29 [illegible] 0
54	MEMO: REAL ESTATE LOANS	98	8 44	16 91	25 [illegible]	38 [illegible]
55	MEMO: PERSONAL LOANS	48	4 99	10 77	14 [illegible]	20 [illegible]
56	MEMO: AGRICULTURAL LOANS	00	00	03	00	01
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	84 17	88 06	90 94	92 42	94 [illegible]
59	NONINT. CASH & DUE / AVG. ASSETS	2 91	4 55	5 81	7 60	9 [illegible]
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	44 93	35 08	23 76	11 83	1 00
61	CASH DIVIDEND / NET INCOME	00	00	00	00	00
62	INTERNAL CAPITAL FORMATION RATE	- 58	4 88	9 04	14 44	21 [illegible]
63	EQUITY CAPITAL / AVERAGE ASSETS	5 56	6 42	8 04	10 60	13 [illegible]
64	PRIMARY CAPITAL / AVERAGE ASSETS	5 93	6 85	8 34	11 15	14 [illegible]
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-27 08	-1 86	9 28	23 82	46 77
66	NET INCOME (5 YR COMPOUND)	-4 50	4 67	11 [illegible]	22 [illegible]	34 [illegible]
67	AVERAGE ASSETS (1 YR)	3 51	8 40	13 [illegible]	18 [illegible]	26 [illegible]
68	AVERAGE ASSETS (5 YR COMPOUND)	4 73	8 08	12 07	16 35	20 [illegible]
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	12 63	3 69	71	00	00
70	OTHER COMMITMENTS & CONTINGENCIES*	12 06	2 85	42	00	00

BANK ADMINISTRATION INSTITUTE

NEW YORK

MEDIANS BY RESOURCE CLASS FOR 202 BANKS IN NEW YORK

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9 00	8 86	9 25	9 44	9 57	8 38
2	INTEREST EXPENSE*	3 74	4 30	4 70	4 66	4 68	4 85
3	NET INTEREST INCOME (FTE)	4 66	4 63	4 49	4 69	4 95	3 72
4	TRUST INCOME	00	00	00	00	00	05
5	SERVICE CHGS. ON DEPOSITS	23	19	21	27	26	16
6	OTHER NONINTEREST INCOME	20	17	16	24	22	44
7	SECURITIES GAINS (LOSSES)	00	00	00	00	02	06
8	SALARIES & EMPLOYEE BENEFITS*	2 08	1 92	1 67	1 58	1 70	1 46
9	OCCUPANCY EXPENSES*	78	66	53	52	53	49
10	OTHER NONINTEREST EXPENSE*	1 18	1 58	1 12	1 16	1 07	94
11	ADJUSTMENTS	50	13	27	30	40	21
12	RETURN ON ASSETS--NET INCOME	1 24	75	1 06	1 12	1 19	77
13	RETURN ON EQUITY--NET INCOME	11 66	7 18	12 47	12 36	16 22	11 81
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10 10	10 58	10 37	10 15	10 62	9 54
15	BREAK EVEN YIELD*	8 46	8 84	8 54	8 33	7 71	7 74
16	YIELD ON LOANS	12 70	12 45	11 99	11 86	11 25	10 13
17	YIELD ON INVESTMENT SEC. (FTE)	9 20	8 45	8 39	8 70	10 36	10 53
18	RATE ON TIME & SAVINGS DEPOSITS*	6 54	6 70	6 56	6 45	6 41	5 98
19	RATE ON TOTAL INTEREST FUNDS*	6 24	6 69	6 56	6 49	6 42	7 14
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	12	67	57	42	38	57
21	GROSS CHARGE OFFS*	08	50	39	34	36	31
22	RECOVERIES / GROSS CHARGE OFFS	17 86	37 86	22 52	32 39	31 66	19 07
23	NET CHARGE OFFS*	05	30	22	18	18	41
24	EARNINGS COVERAGE OF NET CHARGE OFFS	45 00	4 20	5 26	9 83	10 71	4 68
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	14	51	74	68	33	28
26	NONACCRUAL*	00	00	09	43	59	1 00
27	RENEGOTIATED*	00	00	00	00	00	00
28	TOTAL CLASSIFIED LOANS*	14	64	1 00	1 05	1 04	1 43
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	00	1 71	4 17	7 57	5 80	10 48
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	66 67	59 85	102 38	62 17	101 57	74 28
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	21 68	17 68	14 04	18 10	19 01	14 13
32	ASSETS LESS LIABILITIES 3-6 MOS	-5 60	-5 65	-1 41	-1 87	00	52
33	ASSETS LESS LIABILITIES 6-12 MOS	3 34	3 53	3 34	2 30	3 30	1 68
34	ASSETS LESS LIABILITIES >1 YR	44 93	39 10	39 99	37 83	33 15	19 13
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-5 35	-3 17	-7 29	-2 80	2 66	19 16
36	LIQUID ASSETS / LARGE LIABILITIES	212 63	116 14	177 52	149 47	129 89	43 62
37	CORE DEPOSITS / EARNING ASSETS	86 91	83 37	89 38	88 88	88 40	60 37
38	BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00	00
39	LOANS TO DEPOSITS	57 00	56 47	48 05	54 26	63 97	72 97
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	15 26	16 47	13 20	14 74	16 87	15 56
41	TOTAL DEMAND DEPOSITS	30 09	19 44	17 60	17 07	14 06	2 90
42	SAVINGS DEPOSITS (IPC)	30 86	30 18	43 18	44 78	43 80	2 19
43	TIME DEPOSITS (IPC)	5 43	5 88	7 97	7 80	6 01	1 69
44	TOTAL TIME & SAVINGS DEPOSITS	54 69	59 88	74 97	74 80	69 81	44 69
45	MEMO: TIME DEPOSITS $100M OR OVER*	6 17	10 30	7 00	8 40	8 07	19 03
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00	97
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92 85	96 09	97 47	96 00	98 00	86 10
48	FED FUNDS PURCHASED & REV. REPOS*	00	00	00	00	00	7 14
49	BORROWINGS*	00	00	00	37	1 43	12 28
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	27 19	9 12	8 27	6 75	2 29	1 84
51	INVESTMENT SECURITIES	22 74	23 86	29 99	30 73	17 47	12 26
52	TOTAL LOANS, NET OF UNEARNED DISC.	49 60	68 06	65 95	61 59	64 79	66 03
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	7 22	9 00	6 17	9 71	14 23	18 33
54	MEMO: REAL ESTATE LOANS	15 47	16 86	20 11	18 32	19 48	11 33
55	MEMO: PERSONAL LOANS	13 58	16 72	16 14	14 69	13 16	7 99
56	MEMO: AGRICULTURAL LOANS	3 13	53	82	22	00	00
57	MEMO: FOREIGN LOANS	00	00	00	00	00	2 73
58	EARNING ASSETS / AVERAGE ASSETS	89 71	89 98	90 94	91 57	91 63	88 33
59	NONINT. CASH & DUE / AVG. ASSETS	9 03	6 53	5 94	5 19	5 77	6 35
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	31 47	10 45	18 36	18 70	25 09	23 67
61	CASH DIVIDEND / NET INCOME	30 30	13 64	23 34	14 19	34 86	40 47
62	INTERNAL CAPITAL FORMATION RATE	6 68	4 91	8 14	10 22	11 17	8 33
63	EQUITY CAPITAL / AVERAGE ASSETS	16 58	13 39	9 50	8 58	7 30	6 86
64	PRIMARY CAPITAL / AVERAGE ASSETS	17 23	11 84	10 69	9 38	7 95	6 70
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-9 43	19 47	3 17	8 11	18 12	8 71
66	NET INCOME (5 YR COMPOUND)	3 90	15 17	10 13	15 35	15 64	14 30
67	AVERAGE ASSETS (1 YR)	11 61	10 08	11 61	12 71	14 58	11 00
68	AVERAGE ASSETS (5 YR COMPOUND)	9 78	10 54	11 84	12 07	14 68	10 60
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	00	00	00	30	1 09	4 69
70	OTHER COMMITMENTS & CONTINGENCIES*	00	00	00	31	81	6 22

BANK ADMINISTRATION INSTITUTE

NORTH CAROLINA

PROFIT DISTRIBUTION PROFILE 1986 NORTH CAROLINA BASED ON 65 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.31	9.08	9.43	9.94	10.36
2	INTEREST EXPENSE*	5.54	5.18	4.91	4.57	3.89
3	NET INTEREST INCOME (FTE)	3.51	4.01	4.55	5.01	5.51
4	TRUST INCOME	.00	.00	.00	.00	.17
5	SERVICE CHGS. ON DEPOSITS	.21	.29	.51	.70	.88
6	OTHER NONINTEREST INCOME	.09	.17	.29	.46	.66
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.04	.18
8	SALARIES & EMPLOYEE BENEFITS*	2.83	2.41	1.91	1.51	1.27
9	OCCUPANCY EXPENSES*	1.09	.82	.62	.37	.25
10	OTHER NONINTEREST EXPENSE*	1.82	1.50	1.14	.90	.66
11	ADJUSTMENTS	.72	.49	.24	.03	.00
12	RETURN ON ASSETS--NET INCOME	-.90	.70	1.00	1.39	1.71
13	RETURN ON EQUITY--NET INCOME	-4.20	7.48	12.42	15.20	17.50
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.50	10.16	10.51	11.11	11.41
15	BREAK EVEN YIELD*	10.58	9.35	8.61	7.87	7.05
16	YIELD ON LOANS	10.01	11.31	11.67	12.43	12.86
17	YIELD ON INVESTMENT SEC. (FTE)	7.03	8.08	8.74	10.08	11.91
18	RATE ON TIME & SAVINGS DEPOSITS*	7.58	6.99	6.72	6.53	6.10
19	RATE ON TOTAL INTEREST FUNDS*	7.24	7.01	6.74	6.52	6.11
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.16	.82	.55	.34	.13
21	GROSS CHARGE OFFS*	.73	.51	.28	.14	.04
22	RECOVERIES / GROSS CHARGE OFFS	.00	6.47	18.09	33.77	60.55
23	NET CHARGE OFFS*	.54	.37	.26	.09	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-7.41	4.11	8.02	18.74	35.42
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.28	.79	.37	.15	.05
26	NONACCRUAL*	.81	.40	.17	.00	.00
27	RENEGOTIATED*	.06	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	1.83	1.32	.83	.32	.05
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	11.34	8.36	4.98	1.49	.23
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	52.65	88.53	144.17	327.69	1598.16
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-5.25	12.71	19.62	30.78	46.38
32	ASSETS LESS LIABILITIES 3-6 MOS	-8.35	-7.01	-3.61	-1.65	.76
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.93	-.41	2.46	6.12	9.15
34	ASSETS LESS LIABILITIES >1 YR	10.68	22.61	32.07	37.83	41.79
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	23.72	14.44	6.51	-1.16	-6.77
36	LIQUID ASSETS / LARGE LIABILITIES	59.58	59.82	89.55	195.11	364.22
37	CORE DEPOSITS / EARNING ASSETS	65.16	76.41	85.50	92.63	95.58
38	BROKERED DEPOSITS / EARNING ASSETS*	.08	.00	.00	.00	.00
39	LOANS TO DEPOSITS	46.78	57.50	69.56	75.53	79.86
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.50	12.12	16.35	21.06	24.83
41	TOTAL DEMAND DEPOSITS	11.17	14.49	17.63	23.00	28.00
42	SAVINGS DEPOSITS (IPC)	29.67	29.99	38.14	42.78	45.53
43	TIME DEPOSITS (IPC)	28.32	32.78	41.16	44.91	47.54
44	TOTAL TIME & SAVINGS DEPOSITS	54.50	64.46	69.18	71.88	75.81
45	MEMO: TIME DEPOSITS OVER 100M*	23.36	16.21	10.27	5.83	3.60
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.70	92.46	97.39	101.18	103.83
48	FED FUNDS PURCHASED & REV REPOS*	3.69	1.47	.00	.00	.00
49	BORROWINGS*	5.61	2.88	.93	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.47	2.86	6.60	9.39	15.04
51	INVESTMENT SECURITIES	8.64	15.90	27.56	37.83	46.38
52	TOTAL LOANS, NET OF UNEARNED DISC.	46.48	57.05	65.36	73.88	79.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.46	7.81	15.15	23.16	31.42
54	MEMO: REAL ESTATE LOANS	9.36	14.94	21.89	29.29	35.93
55	MEMO: PERSONAL LOANS	10.32	12.34	19.04	24.58	30.63
56	MEMO: AGRICULTURAL LOANS	.00	.06	.50	1.46	4.70
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	85.95	87.87	90.18	91.54	92.84
59	NONINT. CASH & DUE / AVG. ASSETS	3.93	4.53	6.14	7.56	9.84
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	34.99	28.90	19.24	4.41	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	16.51	27.84	37.00
62	INTERNAL CAPITAL FORMATION RATE	-4.50	6.50	9.89	11.49	13.15
63	EQUITY CAPITAL / AVERAGE ASSETS	6.54	7.81	9.00	11.05	14.24
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.38	8.50	9.79	12.50	16.67
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-7.67	6.32	17.96	32.39	99.15
66	NET INCOME (5 YR COMPOUND)	2.30	11.10	17.78	25.00	44.43
67	AVERAGE ASSETS (1 YR)	4.51	11.41	13.85	31.15	274.49
68	AVERAGE ASSETS (5 YR COMPOUND)	7.72	10.07	12.75	18.18	60.43
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.30	5.39	1.03	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.09	.95	.36	.03	.00

BANK ADMINISTRATION INSTITUTE

NORTH CAROLINA

MEDIANS BY RESOURCE CLASS FOR 65 BANKS IN NORTH CAROLINA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.37	9.17	9.73	9.44	9.43	9.55
2	INTEREST EXPENSE*	4.15	4.61	5.04	4.96	4.86	4.50
3	NET INTEREST INCOME (FTE)	4.36	4.27	4.87	4.53	4.67	4.93
4	TRUST INCOME	.00	.00	.00	.00	.00	.17
5	SERVICE CHGS. ON DEPOSITS	.24	.41	.51	.43	.59	.68
6	OTHER NONINTEREST INCOME	.07	.22	.30	.27	.22	.49
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.00	.00	.04
8	SALARIES & EMPLOYEE BENEFITS*	1.77	2.42	1.79	1.96	1.63	2.05
9	OCCUPANCY EXPENSES*	.55	.87	.64	.56	.47	.68
10	OTHER NONINTEREST EXPENSE*	1.62	1.50	1.04	1.19	.90	1.13
11	ADJUSTMENTS	.00	.00	.23	.22	.30	.35
12	RETURN ON ASSETS--NET INCOME	.75	-.35	1.09	1.08	1.39	1.09
13	RETURN ON EQUITY--NET INCOME	7.90	-1.65	9.93	12.20	14.53	16.50
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.24	10.35	10.51	10.51	10.53	10.85
15	BREAK EVEN YIELD*	9.13	9.33	8.93	8.91	7.55	8.52
16	YIELD ON LOANS	11.63	11.67	12.08	12.05	11.45	11.34
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.11	8.74	8.59	9.85	10.76
18	RATE ON TIME & SAVINGS DEPOSITS*	6.19	6.69	6.73	6.85	6.65	6.80
19	RATE ON TOTAL INTEREST FUNDS*	6.22	6.72	6.73	6.89	6.65	6.78
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.00	.84	.55	.68	.43	.44
21	GROSS CHARGE OFFS*	.21	.13	.40	.39	.30	.36
22	RECOVERIES / GROSS CHARGE OFFS	N/A	12.73	6.70	33.59	21.43	23.56
23	NET CHARGE OFFS*	.00	.11	.35	.54	.18	.27
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	1.81	6.39	8.38	14.63	8.15
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.39	.28	.69	.62	.26	.28
26	NONACCRUAL*	.00	.00	.16	.33	.23	.35
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	.39	.71	1.11	1.19	.67	.77
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	1.45	3.29	6.39	6.19	2.18	6.74
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	123.26	104.19	120.76	262.32	190.24
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	52.67	24.59	24.03	12.39	17.64	20.61
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.38	-5.33	-3.36	-6.10	-4.27	-1.91
33	ASSETS LESS LIABILITIES 6-12 MOS	.87	4.64	1.08	1.55	3.14	4.23
34	ASSETS LESS LIABILITIES >1 YR	9.98	29.67	30.79	39.90	34.10	23.88
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	3.50	13.68	5.31	6.18	.81	14.98
36	LIQUID ASSETS / LARGE LIABILITIES	198.76	58.54	89.07	108.73	174.01	85.91
37	CORE DEPOSITS / EARNING ASSETS	84.91	73.27	86.36	86.94	92.63	86.71
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.08
39	LOANS TO DEPOSITS	68.49	72.52	69.56	67.18	59.56	78.24
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	21.78	14.05	14.53	14.02	17.63	19.04
41	TOTAL DEMAND DEPOSITS	26.50	16.92	15.92	14.88	18.60	21.30
42	SAVINGS DEPOSITS (IPC)	53.06	31.58	41.15	37.77	39.63	40.06
43	TIME DEPOSITS (IPC)	41.87	42.04	43.05	41.23	40.84	39.58
44	TOTAL TIME & SAVINGS DEPOSITS	66.93	68.34	71.69	71.68	69.78	67.58
45	MEMO: TIME DEPOSITS OVER $100M*	10.27	18.32	12.11	8.55	7.73	10.24
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.17	92.84	96.73	97.78	98.13	97.99
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.00	2.68
49	BORROWINGS*	.20	1.41	.00	.81	.86	6.10
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	11.07	9.38	6.73	4.73	7.57	2.84
51	INVESTMENT SECURITIES	14.98	18.94	28.19	26.00	33.02	19.24
52	TOTAL LOANS, NET OF UNEARNED DISC.	54.55	65.71	66.47	65.49	58.80	73.26
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	24.66	8.36	11.88	19.83	14.64	19.42
54	MEMO: REAL ESTATE LOANS	7.18	19.14	21.38	22.72	21.99	20.91
55	MEMO: PERSONAL LOANS	10.97	29.60	22.40	16.08	16.70	17.57
56	MEMO: AGRICULTURAL LOANS	3.04	.08	.22	.48	.72	.67
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.75	88.79	90.95	90.82	91.37	88.73
59	NONINT. CASH & DUE / AVG. ASSETS	6.80	6.17	6.28	4.65	5.77	7.59
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	21.67	19.83	23.07	23.55
61	CASH DIVIDEND / NET INCOME	.00	.00	17.25	13.58	19.46	35.67
62	INTERNAL CAPITAL FORMATION RATE	7.90	-1.65	9.60	10.85	11.27	11.33
63	EQUITY CAPITAL / AVERAGE ASSETS	11.76	13.40	9.44	9.47	8.93	6.54
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.83	13.79	10.14	10.07	9.57	7.31
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	9.94	10.70	20.45	17.94	23.08
66	NET INCOME (5 YR COMPOUND)	N/A	7.96	10.99	22.08	18.67	25.68
67	AVERAGE ASSETS (1 YR)	N/A	13.20	20.59	25.54	15.85	15.99
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	11.13	13.29	9.22	15.66	15.48
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.42	.59	.00	3.22	6.50
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.35	.15	.20	.65	1.19

BANK ADMINISTRATION INSTITUTE

NORTH DAKOTA

PROFIT DISTRIBUTION PROFILE 1986 NORTH DAKOTA BASED ON 178 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.65	9.05	9.39	9.74	10.22
2	INTEREST EXPENSE*	5.99	5.76	5.52	5.16	4.89
3	NET INTEREST INCOME (FTE)	3.08	3.52	3.91	4.39	4.70
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.08	.15	.24	.33	.46
6	OTHER NONINTEREST INCOME	.05	.10	.19	.37	.59
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.29	.73
8	SALARIES & EMPLOYEE BENEFITS*	2.05	1.72	1.42	1.19	.98
9	OCCUPANCY EXPENSES*	.71	.53	.37	.26	.19
10	OTHER NONINTEREST EXPENSE*	1.73	1.24	.95	.69	.56
11	ADJUSTMENTS	.50	.32	.12	-.11	-.52
12	RETURN ON ASSETS--NET INCOME	-.61	.27	.89	1.27	1.68
13	RETURN ON EQUITY--NET INCOME	-9.28	3.04	9.51	13.00	17.06
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.55	9.97	10.35	10.76	11.24
15	BREAK EVEN YIELD*	9.57	9.01	8.50	8.00	7.67
16	YIELD ON LOANS	10.71	11.33	11.77	12.38	12.91
17	YIELD ON INVESTMENT SEC. (FTE)	8.05	8.72	9.36	9.89	10.40
18	RATE ON TIME & SAVINGS DEPOSITS*	7.39	7.15	6.95	6.69	6.50
19	RATE ON TOTAL INTEREST FUNDS*	7.38	7.16	6.97	6.68	6.48
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.32	3.28	1.89	1.05	.38
21	GROSS CHARGE OFFS*	6.65	3.80	1.89	1.05	.38
22	RECOVERIES / GROSS CHARGE OFFS	.85	5.80	9.89	22.68	47.00
23	NET CHARGE OFFS*	4.45	2.64	1.69	.81	.33
24	EARNINGS COVERAGE OF NET CHARCE OFFS	.72	1.19	2.19	4.53	10.73
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	5.70	3.20	1.71	.68	.37
26	NONACCRUALS*	6.95	4.24	2.26	.78	.00
27	RENEGOTIATED*	.33	.01	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	11.04	7.65	4.38	2.35	.97
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	62.93	36.70	20.69	9.23	3.19
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.11	22.18	36.64	62.48	128.88
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-1.16	-6.52	13.37	22.43	28.95
32	ASSETS LESS LIABILITIES 3-6 MOS	-9.07	-7.20	-4.36	-1.51	.61
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.77	.37	3.02	6.57	9.54
34	ASSETS LESS LIABILITIES >1 YR	14.01	18.25	25.89	34.28	40.28
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	12.95	2.99	-5.51	-15.77	-25.26
36	LIQUID ASSETS / LARGE LIABILITIES	68.30	104.07	181.31	330.78	565.59
37	CORE DEPOSITS / EARNING ASSETS	82.75	86.99	90.45	93.66	96.52
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	32.59	42.15	51.42	60.31	69.27
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.44	7.78	9.21	11.73	14.32
41	TOTAL DEMAND DEPOSITS	9.46	8.78	10.81	13.30	16.37
42	SAVINGS DEPOSITS (IPC)	24.00	28.28	33.52	38.30	39.51
43	TIME DEPOSITS (IPC)	53.00	48.19	45.52	40.45	41.89
44	TOTAL TIME & SAVINGS DEPOSITS	58.00	64.54	68.83	75.45	76.98
45	MEMO: TIME DEPOSITS OVER $100M*	12.75	8.38	5.03	2.89	1.68
46	DEPOSITS IN FOREIGN OFFICES	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.04	93.64	96.87	99.30	101.33
48	FED FUNDS PURCHASED & REV. REPOS*	3.69	1.11	.00	.00	.00
49	BORROWINGS*	5.85	1.64	.26	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.44	3.14	5.23	9.60	19.98
51	INVESTMENT SECURITIES	13.30	27.09	38.16	49.53	58.58
52	TOTAL LOANS, NET OF UNEARNED DISC.	30.65	39.57	49.35	59.85	65.85
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.57	5.26	8.58	13.66	20.16
54	MEMO: REAL ESTATE LOANS	4.10	6.73	11.07	15.70	19.83
55	MEMO: PERSONAL LOANS	1.97	3.09	4.70	7.93	12.32
56	MEMO: AGRICULTURAL LOANS	4.28	9.35	17.05	24.52	32.98
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	87.86	89.78	91.47	92.99	94.00
59	NONINT. CASH & DUE / AVG. ASSETS	3.15	3.64	4.62	5.85	7.29
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	57.10	35.66	18.55	10.06	-2.54
61	CASH DIVIDEND / NET INCOME	.00	.00	26.47	69.84	108.89
62	INTERNAL CAPITAL FORMATION RATE	-13.09	-1.54	4.19	8.43	13.36
63	EQUITY CAPITAL / AVERAGE ASSETS	6.93	7.30	8.83	10.46	13.85
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.11	8.08	9.54	10.93	13.28
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-176.31	-55.26	-4.68	23.25	97.85
66	NET INCOME (5 YR COMPOUND)	-25.90	-11.19	2.21	8.92	17.98
67	AVERAGE ASSETS (1 YR)	-4.76	1.50	3.50	5.38	8.15
68	AVERAGE ASSETS (5 YR COMPOUND)	2.44	4.73	6.69	9.20	12.13
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.27	1.66	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.48	.47	.06	.00	.00

BANK ADMINISTRATION INSTITUTE

NORTH DAKOTA

MEDIANS BY RESOURCE CLASS FOR 178 BANKS IN NORTH DAKOTA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.36	9.43	9.36	9.36	9.29	N/A
2	INTEREST EXPENSE*	4.45	4.82	5.00	5.26	5.62	N/A
3	NET INTEREST INCOME (FTE)	4.50	4.50	4.00	3.75	3.80	N/A
4	TRUST INCOME	.00	.00	.00	.00	.00	N/A
5	SERVICE CHGS. ON DEPOSITS	.55	.42	.23	.30	.34	N/A
6	OTHER NONINTEREST INCOME	.37	.52	.17	.24	.54	N/A
7	SECURITIES GAINS (LOSSES)	.00	.04	.09	.07	.07	N/A
8	SALARIES & EMPLOYEE BENEFITS*	1.89	1.56	1.29	1.27	1.28	N/A
9	OCCUPANCY EXPENSE*	.45	.41	.31	.34	.44	N/A
10	OTHER NONINTEREST EXPENSE*	1.18	.90	.84	1.03	1.29	N/A
11	ADJUSTMENTS	.08	.00	.15	.20	-.09	N/A
12	RETURN ON ASSETS--NET INCOME	.93	.85	.96	1.06	.97	N/A
13	RETURN ON EQUITY--NET INCOME	8.07	7.71	10.71	11.56	4.72	N/A
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.70	10.37	10.29	10.29	10.61	N/A
15	BREAK EVEN YIELD*	8.73	8.68	8.39	8.41	8.42	N/A
16	YIELD ON LOANS	12.72	12.08	11.64	11.59	11.38	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	10.20	9.50	9.31	8.99	8.97	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	7.39	6.90	6.97	6.99	6.97	N/A
19	RATE ON TOTAL INTEREST FUNDS*	7.52	6.83	6.98	6.97	7.00	N/A
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.77	1.68	2.11	1.54	2.03	N/A
21	GROSS CHARGE OFFS*	2.93	1.87	2.96	1.98	2.98	N/A
22	RECOVERIES / GROSS CHARGE OFFS	5.21	6.73	12.08	13.38	14.11	N/A
23	NET CHARGE OFFS*	1.94	1.75	2.88	1.72	1.52	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.60	2.08	2.67	3.26	1.60	N/A
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.00	2.39	1.31	.94	.94	N/A
26	NONACCRUAL*	.86	2.31	1.84	2.04	2.80	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.01	N/A
28	TOTAL CLASSIFIED LOANS*	3.50	5.41	4.00	5.55	3.87	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	11.85	24.37	15.95	20.89	32.17	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	33.09	27.49	38.50	39.03	47.47	N/A
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	12.16	14.38	10.84	12.52	15.57	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.68	-2.53	-3.78	-3.89	-4.56	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS	4.78	4.43	3.67	3.08	3.57	N/A
34	ASSETS LESS LIABILITIES >1 YR	26.35	24.90	29.63	28.29	23.75	N/A
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-.50	-12.72	-8.20	-2.55	10.84	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	120.09	241.93	183.44	151.10	103.13	N/A
37	CORE DEPOSITS / EARNING ASSETS	89.83	90.97	90.20	91.78	89.59	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
39	LOANS TO DEPOSITS	43.98	47.71	51.34	55.40	65.38	N/A
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	11.12	8.88	9.00	10.06	12.12	N/A
41	TOTAL DEMAND DEPOSITS	11.16	8.92	9.00	10.06	12.12	N/A
42	SAVINGS DEPOSITS (IPC)	33.41	30.45	28.50	28.59	34.88	N/A
43	TIME DEPOSITS (IPC)	38.11	40.41	40.41	40.54	38.58	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	69.38	69.54	68.74	69.34	69.58	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	3.58	5.06	4.87	6.90	8.05	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.86	96.88	95.39	97.31	97.94	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	3.57	1.00	4.33	N/A
49	BORROWINGS*	.00	.00	.59	1.00	8.24	N/A
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	7.82	4.05	3.82	5.32	2.82	N/A
51	INVESTMENT SECURITIES	42.30	44.44	47.07	52.34	63.87	N/A
52	TOTAL LOANS, NET OF UNEARNED DISC.	44.88	47.88	47.07	39.42	29.31	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	9.05	7.14	8.03	10.33	13.19	N/A
54	MEMO: REAL ESTATE LOANS	5.78	9.40	11.03	10.33	9.39	N/A
55	MEMO: PERSONAL LOANS	4.24	2.19	4.18	7.97	10.99	N/A
56	MEMO: AGRICULTURAL LOANS	11.13	20.87	18.87	8.97	5.91	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	88.41	91.41	91.92	91.66	90.00	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	5.10	4.67	4.15	4.31	6.32	N/A
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	24.96	16.51	16.67	32.19	15.13	N/A
61	CASH DIVIDEND / NET INCOME	26.53	26.52	33.41	34.55		N/A
62	INTERNAL CAPITAL FORMATION RATE	6.31	6.06	6.32	4.19	6.00	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	13.11	9.09	9.05	7.17	9.00	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	13.64	9.93	9.56	8.40	9.27	N/A
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-38.60	-5.34	-2.21	-1.80	-36.63	N/A
66	NET INCOME (5 YR COMPOUND)	-19.97	-1.44	1.04	1.06	2.68	N/A
67	AVERAGE ASSETS (1 YR)	5.16	4.89	5.04	4.06	6.58	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	6.91	6.66	6.79	6.48	6.75	N/A
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.97	.90	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.00	.23	.93	N/A

BANK ADMINISTRATION INSTITUTE

OHIO

PROFIT DISTRIBUTION PROFILE 1986 OHIO BASED ON 307 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.82	9.20	9.63	10.02	10.64
2	INTEREST EXPENSE*	5.19	5.90	5.52	5.09	4.60
3	NET INTEREST INCOME (FTE)	3.26	3.65	4.14	4.58	5.14
4	TRUST INCOME	.00	.00	.00	.00	.26
5	SERVICE CHGS ON DEPOSITS	.09	.14	.24	.34	.47
6	OTHER NONINTEREST INCOME	.07	.10	.16	.28	.44
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.12	.30
8	SALARIES & EMPLOYEE BENEFITS*	2.06	1.68	1.43	1.19	.97
9	OCCUPANCY EXPENSES*	.69	.53	.39	.28	.17
10	OTHER NONINTEREST EXPENSE*	1.66	1.34	1.10	.91	.75
11	ADJUSTMENTS	.67	.44	.23	.06	.00
12	RETURN ON ASSETS--NET INCOME	.35	.79	1.06	1.35	1.62
13	RETURN ON EQUITY--NET INCOME	4.69	9.26	12.43	16.24	19.06
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.51	9.98	10.41	10.89	11.66
15	BREAK EVEN YIELD*	9.59	9.08	8.53	8.05	7.49
16	YIELD ON LOANS	10.70	11.19	11.76	12.40	13.14
17	YIELD ON INVESTMENT SEC. (FTE)	7.63	8.55	9.15	10.19	11.42
18	RATE ON TIME & SAVINGS DEPOSITS*	7.86	8.32	8.05	6.78	6.36
19	RATE ON TOTAL INTEREST FUNDS*	7.54	7.29	6.99	6.75	6.37
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.37	.88	.55	.33	.12
21	GROSS CHARGE OFFS*	1.52	1.06	.80	.68	.10
22	RECOVERIES / GROSS CHARGE OFFS	8.95	13.56	23.59	43.68	60.15
23	NET CHARGE OFFS*	1.42	.92	.39	.19	.03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.41	2.95	5.26	10.75	23.78
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.92	1.77	.84	.37	.17
26	NONACCRUAL*	2.44	1.41	.70	.16	.00
27	RENEGOTIATED*	.14	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.81	2.96	1.85	.99	.44
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	27.89	17.83	10.68	5.28	1.93
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	27.21	39.41	62.78	101.37	223.98
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-1.52	5.77	11.63	17.97	27.02
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.43	-4.65	-2.53	.04	2.98
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.48	.55	5.93	8.89	9.44
34	ASSETS LESS LIABILITIES >1 YR	19.31	26.02	34.19	42.34	48.91
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	14.80	5.30	-2.63	-10.07	-20.35
36	LIQUID ASSETS / LARGE LIABILITIES	62.56	85.80	159.99	278.34	606.82
37	CORE DEPOSITS / EARNING ASSETS	79.16	83.99	88.82	92.89	95.88
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	40.76	50.58	61.13	70.96	79.02
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.01	8.03	10.28	12.59	17.93
41	TOTAL DEMAND DEPOSITS	9.10	9.98	13.51	15.77	20.65
42	SAVINGS DEPOSITS (IPC)	28.56	31.84	38.24	40.35	44.72
43	TIME DEPOSITS (IPC)	50.55	50.87	46.81	41.14	35.81
44	TOTAL TIME & SAVINGS DEPOSITS	80.55	80.87	71.96	76.82	79.48
45	MEMO: TIME DEPOSITS OVER $100M*	13.41	8.55	5.36	3.13	1.75
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	87.69	91.49	94.06	97.77	99.97
48	FED FUNDS PURCHASED & REV. REPOS*	8.83	3.52	.80	.00	.00
49	BORROWINGS*	9.23	4.36	.88	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS.	.97	3.69	6.74	11.86	17.34
51	INVESTMENT SECURITIES	14.93	22.50	30.60	40.88	49.98
52	TOTAL LOANS, NET OF UNEARNED DISC.	38.21	49.01	58.01	66.43	73.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.81	4.02	7.92	13.33	19.51
54	MEMO: REAL ESTATE LOANS	13.00	18.21	24.75	33.67	37.89
55	MEMO: PERSONAL LOANS	6.48	10.57	15.33	22.82	28.39
56	MEMO: AGRICULTURAL LOANS	.00	1.11	3.83	5.94	9.48
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	89.43	91.13	92.90	94.51	95.55
59	NONINT. CASH & DUE / AVG. ASSETS	2.46	3.31	4.33	5.68	7.69
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	37.99	28.91	19.05	8.42	.00
61	CASH DIVIDEND / NET INCOME	.00	18.93	30.88	48.69	68.30
62	INTERNAL CAPITAL FORMATION RATE	5.94	4.89	3.01	1.98	1.44
63	EQUITY CAPITAL / AVERAGE ASSETS	6.94	7.89	8.81	10.09	11.42
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.78	7.66	8.54	10.11	12.98
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-31.59	-6.74	11.28	28.97	72.91
66	NET INCOME (5 YR COMPOUND)	-7.90	3.06	11.59	17.81	27.92
67	AVERAGE ASSETS (1 YR)	4.47	6.02	8.34	13.82	20.83
68	AVERAGE ASSETS (5 YR COMPOUND)	4.47	6.98	9.22	12.32	17.80
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.40	2.95	25	88	88
70	OTHER COMMITMENTS & CONTINGENCIES*	1.41	.39	06	88	88

BANK ADMINISTRATION INSTITUTE

OHIO

MEDIANS BY RESOURCE CLASS FOR 307 BANKS IN OHIO

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.47	9.63	9.53	9.55	9.86	9.50
2	INTEREST EXPENSE*	4.48	5.43	5.79	5.61	5.47	5.09
3	NET INTEREST INCOME (FTE)	4.48	4.34	3.88	3.93	4.41	4.40
4	TRUST INCOME	.00	.00	.00	.00	.02	.30
5	SERVICE CHGS ON DEPOSITS	.27	.25	.19	.19	.18	.38
6	OTHER NONINTEREST INCOME	.15	.17	.11	.13	.18	.58
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.00	.03	.02
8	SALARIES & EMPLOYEE BENEFITS*	2.04	1.59	1.30	1.36	1.34	1.09
9	OCCUPANCY EXPENSES*	.50	.41	.35	.34	.37	.50
10	OTHER NONINTEREST EXPENSE*	1.52	1.23	1.00	.93	1.17	1.37
11	ADJUSTMENTS	.08	.14	.04	.06	.25	.39
12	RETURN ON ASSETS--NET INCOME	.44	.94	1.09	1.06	1.06	1.18
13	RETURN ON EQUITY--NET INCOME	3.91	9.06	11.78	12.43	13.48	16.61
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.39	10.43	10.22	10.23	10.73	10.85
15	BREAK EVEN YIELD*	8.68	9.09	8.69	8.80	8.36	8.16
16	YIELD ON LOANS (FTE)	12.63	13.39	11.89	11.76	11.59	11.07
17	YIELD ON INVESTMENT SEC. (FTE)	8.95	9.07	8.82	8.70	10.45	11.06
18	RATE ON TIME & SAVINGS DEPOSITS*	6.53	6.96	7.14	7.03	6.90	6.91
19	RATE ON TOTAL INTEREST FUNDS*	6.52	6.99	7.13	7.01	6.94	6.83
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.72	.42	.49	.61	.58	.51
21	GROSS CHARGE OFFS*	.68	.56	.44	.54	.56	.52
22	RECOVERIES / GROSS CHARGE OFFS	33.35	27.13	30.89	16.86	20.70	26.32
23	NET CHARGE OFFS*	.39	.40	.30	.46	.44	.37
24	EARNINGS COVERAGE OF NET CHARGE OFFS	4.62	3.79	7.55	6.09	4.66	5.44
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.55	1.85	1.15	.80	.59	.40
26	NONACCRUAL*	.39	.40	.39	.54	.84	1.08
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	1.53	2.41	1.85	1.93	1.75	1.50
29	TOT CLASS LOANS / PRIMARY CAPITAL*	11.83	9.64	9.24	8.42	8.13	13.41
30	LOAN LOSS RES / TOTAL CLASS LOANS	49.28	39.81	57.34	65.81	68.84	82.94
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	32.71	11.88	-8.78	10.58	12.19	16.74
32	ASSETS LESS LIABILITIES 3-6 MOS	-.21	-2.33	-3.67	-1.95	-5.13	-1.34
33	ASSETS LESS LIABILITIES 6-12 MOS	.00	3.31	3.93	4.51	5.68	1.93
34	ASSETS LESS LIABILITIES >1 YR	21.08	35.18	37.89	32.68	34.53	27.88
	LIQUIDITY						
35	NET LARGE LIAB / NET EARN. ASSETS*	-16.51	-10.13	-4.62	-3.78	-1.50	12.67
36	LIQUID ASSETS / LARGE LIABILITIES	612.57	331.23	175.04	188.43	111.34	56.15
37	CORE DEPOSITS / EARNING ASSETS	87.82	92.58	88.57	89.55	87.68	82.76
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	53.69	53.34	57.27	59.78	67.41	79.02
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	12.74	9.83	9.02	8.87	10.87	15.95
41	TOTAL DEMAND DEPOSITS	14.38	11.84	10.15	10.05	12.58	17.47
42	SAVINGS DEPOSITS (IPC)	33.89	38.44	40.75	41.05	36.02	30.90
43	TIME DEPOSITS (IPC)	39.83	37.45	36.33	36.73	34.56	30.41
44	TOTAL TIME & SAVINGS DEPOSITS	69.85	71.49	72.33	73.13	70.41	61.41
45	MEMO: TIME DEPOSITS OVER $100M*	2.85	3.06	5.34	5.28	5.71	6.08
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.00	96.50	95.00	95.00	94.69	89.52
48	FED FUNDS PURCHASED & REV REPOS*	.00	.00	.00	.00	3.80	9.51
49	BORROWINGS*	.00	.00	.01	.88	3.80	11.23
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	22.81	9.82	7.25	8.01	4.52	2.88
51	INVESTMENT SECURITIES	36.47	29.82	29.67	28.61	27.49	19.90
52	TOTAL LOANS, NET OF UNEARNED DISC	43.18	55.95	63.94	67.18	67.49	77.07
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.64	9.01	13.79	17.77	19.99	18.57
54	MEMO: REAL ESTATE LOANS	14.89	29.33	24.90	25.14	23.44	17.72
55	MEMO: PERSONAL LOANS	11.80	14.60	12.30	10.69	8.46	3.48
56	MEMO: AGRICULTURAL LOANS	4.38	1.37	1.66	2.38	.37	.03
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	91.54	92.73	93.71	93.53	92.36	89.81
59	NONINT CASH & DUE / AVG ASSETS	5.20	4.30	3.56	3.70	4.71	7.24
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	14.93	14.89	16.39	21.10	20.99	21.31
61	CASH DIVIDEND / NET INCOME	49.95	26.10	35.95	36.09	36.69	43.44
62	INTERNAL CAPITAL FORMATION RATE	3.10	6.78	6.74	6.01	6.93	6.79
63	EQUITY CAPITAL / AVERAGE ASSETS	13.46	8.89	8.59	8.19	7.46	6.81
64	PRIMARY CAPITAL / AVERAGE ASSETS	13.45	8.34	8.20	8.19	7.98	7.51
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-26.45	3.52	13.88	10.78	12.71	11.68
66	NET INCOME (5 YR COMPOUND)	-4.43	3.36	11.18	11.18	11.18	11.00
67	AVERAGE ASSETS (1 YR)	4.83	9.50	9.15	8.49	10.68	14.00
68	AVERAGE ASSETS (5 YR COMPOUND)	5.57	8.59	9.25	8.89	10.02	15.33
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.03	.00	1.80	11.97
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.00	.06	.29	2.48

BANK ADMINISTRATION INSTITUTE

OKLAHOMA

PROFIT DISTRIBUTION PROFILE 1988 OKLAHOMA BASED ON 519 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 46	8 88	9 36	9 84	10 40
2	INTEREST EXPENSE*	5 90	5 57	5 21	4 82	4 43
3	NET INTEREST INCOME (FTE)	3 26	3 64	4 15	4 64	5 18
4	TRUST INCOME	00	00	00	00	00
5	SERVICE CHGS ON DEPOSITS	19	31	48	83	1 03
6	OTHER NONINTEREST INCOME	07	11	19	34	65
7	SECURITIES GAINS (LOSSES)	00	00	00	01	01
8	SALARIES & EMPLOYEE BENEFITS*	2 53	2 11	1 75	1 39	1 10
9	OCCUPANCY EXPENSES*	1 03	68	48	39	29
10	OTHER NONINTEREST EXPENSE*	2 59	1 95	1 39	1 03	93
11	ADJUSTMENTS	42	17	00	00	46
12	RETURN ON ASSETS--NET INCOME	-3 16	-1 19	65	1 03	1 46
13	RETURN ON EQUITY--NET INCOME	-46 37	-15 38	5 85	11 33	15 28
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 41	9 89	10 40	10 92	11 63
15	BREAK EVEN YIELD*	10 98	10 89	10 79	10 80	10 86
16	YIELD ON LOANS	10 98	11 00	11 11	11 34	11 86
17	YIELD ON INVESTMENT SEC. (FTE)	7 55	7 90	8 40	8 94	9 87
18	RATE ON TIME & SAVINGS DEPOSITS*	7 35	7 04	6 81	6 50	6 30
19	RATE ON TOTAL INTEREST FUNDS*	7 29	7 05	6 77	6 50	6 32
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	7 26	4 28	3 40	1 30	67
21	GROSS CHARGE OFFS*	7 51	4 53	3 65	1 58	74
22	RECOVERIES / GROSS CHARGE OFFS	1 97	4 54	10 65	19 60	37 74
23	NET CHARGE OFFS*	6 19	4 04	3 13	1 19	62
24	EARNINGS COVERAGE OF NET CHARGE OFFS	06	55	1 50	2 84	5 21
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3 63	2 13	1 10	1 48	13
26	NONACCRUAL*	8 40	5 29	2 81	1 08	82
27	RENEGOTIATED*	38	04	00	00	00
28	TOTAL CLASSIFIED LOANS*	11 07	7 48	4 38	2 34	85
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	76 71	45 99	23 38	10 49	2 09
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19 17	28 83	58 58	63 38	121 05
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-3 13	-6 51	11 88	19 29	29 41
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11 07	-7 89	14 85	-1 59	9 24
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2 86	-1 51	3 99	7 15	15 88
34	ASSETS LESS LIABILITIES >1 YR	11 02	18 53	26 59	34 45	42 34
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	29 54	15 95	3 91	-10 67	-22 51
36	LIQUID ASSETS / LARGE LIABILITIES	53 94	58 59	91 01	168 48	352 51
37	LARGE DEPOSITS / EARNING ASSETS	62 56	92 51	83 77	90 11	95 57
38	BROKERED DEPOSITS / EARNING ASSETS*	6 08	3 01	00	00	00
39	LOANS TO DEPOSITS	36 13	47 59	58 14	68 77	75 09
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7 59	10 06	12 88	16 15	19 78
41	TOTAL DEMAND DEPOSITS	9 13	11 50	14 59	18 19	23 24
42	SAVINGS DEPOSITS (IPC)	18 74	23 50	28 71	34 16	40 42
43	TIME DEPOSITS (IPC)	42 26	49 28	55 53	63 00	67 01
44	TOTAL TIME & SAVINGS DEPOSITS	61 81	66 47	72 12	79 42	82 11
45	MEMO: TIME DEPOSITS OVER $100M*	33 95	23 21	14 78	9 51	5 14
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93 58	96 32	99 33	102 91	107 04
48	FED FUNDS PURCHASED & REV. REPOS*	6	00	00	00	00
49	BORROWINGS*	1 70	29	00	00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1 71	3 07	5 33	8 70	12 17
51	INVESTMENT SECURITIES	12 37	19 02	25 89	39 62	50 95
52	TOTAL LOANS, NET OF UNEARNED DISC.	34 19	46 96	58 53	69 44	80 94
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4 38	7 96	13 50	20 04	30 50
54	MEMO: REAL ESTATE LOANS	6 66	10 85	18 97	27 84	38 18
55	MEMO: PERSONAL LOANS	4 98	7 68	11 49	16 39	23 39
56	MEMO: AGRICULTURAL LOANS	00	00	3 66	10 39	25 85
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	85 30	88 34	90 60	92 39	93 36
59	NONINT. CASH & DUE / AVG. ASSETS	3 23	4 16	5 09	6 43	8 24
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	-40 86	26 73	6 77	00	00
61	CASH DIVIDEND / NET INCOME	-8 10	00	00	56 98	107 00
62	INTERNAL CAPITAL FORMATION RATE	-47 49	-18 60	00	15 98	10 44
63	EQUITY CAPITAL / AVERAGE ASSETS	5 92	6 81	8 32	10 80	15 40
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 82	7 81	9 36	10 80	15 40
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-509 99	-132 70	-29 09	9 99	82 48
66	NET INCOME (5 YR COMPOUND)	-31 09	-10 65	-1 15	9 99	17 64
67	AVERAGE ASSETS (1 YR)	-8 80	-3 84	1 84	6 80	12 82
68	AVERAGE ASSETS (5 YR COMPOUND)	1 34	4 08	6 82	10 23	14 46
	OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5 78	3 39	83	00	00
70	OTHER COMMITMENTS & CONTINGENCIES*	1 52	91	28	00	00

BANK ADMINISTRATION INSTITUTE

OKLAHOMA

MEDIANS BY RESOURCE CLASS FOR 519 BANKS IN OKLAHOMA

RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
PERFORMANCE (% OF ASSETS)						
1 INTEREST INCOME (FTE)	9 54	9 59	9 31	9 15	9 13	7 30
2 INTEREST EXPENSE*	5 00	5 37	5 21	5 20	5 18	4 49
3 NET INTEREST INCOME (FTE)	4 52	4 41	4 08	3 88	3 64	2 81
4 TRUST INCOME	00	00	00	00	03	37
5 SERVICE CHGS. ON DEPOSITS	51	55	44	44	42	15
6 OTHER NONINTEREST INCOME	00	10	15	21	21	76
7 SECURITIES GAINS (LOSSES)	00	05	09	08	11	12
8 SALARIES & EMPLOYEE BENEFITS*	2 00	1 84	1 61	1 50	1 42	1 36
9 OCCUPANCY EXPENSES*	64	61	47	41	46	30
10 OTHER NONINTEREST EXPENSE*	1 57	1 48	1 16	1 12	1 09	1 81
11 ADJUSTMENTS	00	00	00	00	00	00
12 RETURN ON ASSETS--NET INCOME	- 10	40	81	90	94	1 06
13 RETURN ON EQUITY--NET INCOME	- 60	5 63	7 16	6 21	4 89	-21 52
YIELDS AND RATES						
14 TAX EQUIV. YIELD ON EARNING ASSETS	10 72	10 69	10 31	10 14	10 24	8 73
15 BREAK EVEN YIELD*	10 60	10 21	10 70	10 04	10 33	7 78
16 YIELD ON LOANS	13 08	13 22	13 13	11 89	11 05	10 04
17 YIELD ON INVESTMENT SEC. (FTE)	6 86	6 96	6 43	6 59	6 99	7 76
18 RATE ON TIME & SAVINGS DEPOSITS*	5 80	6 06	5 79	5 77	5 73	6 70
19 RATE ON TOTAL INTEREST FUNDS*	6 81	6 76	6 77	6 77	6 73	6 64
ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20 LOAN LOSS PROVISION*	3 12	3 43	1 97	2 96	2 53	3 89
21 GROSS CHARGE OFFS*	3 08	3 72	3 21	3 10	3 44	3 91
22 RECOVERIES / GROSS CHARGE OFFS	8 01	11 60	10 17	8 73	9 99	7 07
23 NET CHARGE OFFS*	1 82	2 34	1 80	2 76	2 21	2 62
24 EARNINGS COVERAGE OF NET CHARGE OFFS	1 01	1 44	1 66	1 38	1 38	70
CLASSIFIED LOANS **(% OF AVG LOANS)**						
25 PAST DUE >90 DAYS*	1 31	1 32	99	1 10	84	27
26 NONACCRUAL*	1 21	2 60	2 46	3 26	4 74	5 41
27 RENEGOTIATED*	00	00	00	00	00	03
28 TOTAL CLASSIFIED LOANS*	3 81	4 57	4 70	4 97	5 53	5 79
29 TOT. CLASS. LOANS / PRIMARY CAPITAL*	13 44	25 62	20 45	26 50	35 94	43 25
30 LOAN LOSS RES. / TOTAL CLASS. LOANS	38 93	41 08	42 54	34 52	32 19	47 83
INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31 ASSETS LESS LIABILITIES 0-3 MOS.	-7 14	10 78	11 42	13 51	19 19	12 35
32 ASSETS LESS LIABILITIES 3-6 MOS.	-3 78	-4 87	-3 88	-6 51	-5 39	1 52
33 ASSETS LESS LIABILITIES 6-12 MOS.	-5 08	-4 67	-3 44	-1 80	-1 19	1 82
34 ASSETS LESS LIABILITIES >1 YR	21 57	25 56	27 82	29 49	24 18	15 75
LIQUIDITY						
35 NET LARGE LIAB. / NET EARN. ASSETS*	-8 04	71	1 52	7 02	13 86	46 36
36 LIQUID ASSETS / LARGE LIABILITIES	110 98	102 04	95 52	85 14	68 88	39 58
37 CORE DEPOSITS / EARNING ASSETS	85 98	86 40	83 34	82 68	75 04	54 19
38 BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00	3 71
39 LOANS TO DEPOSITS	57 45	59 28	57 40	55 80	65 62	61 03
SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40 DEMAND DEPOSITS--IPC	13 25	13 41	13 42	12 78	12 53	16 88
41 TOTAL DEMAND DEPOSITS	14 92	14 01	14 69	14 80	16 34	24 94
42 SAVINGS DEPOSITS (IPC)	34 44	38 16	38 69	30 38	32 48	15 82
43 TOTAL DEPOSITS (IPC)	58 67	57 04	58 46	59 99	60 30	46 02
44 TOTAL TIME & SAVINGS DEPOSITS	62 17	63 17	73 10	74 42	73 81	59 68
45 MEMO: TIME DEPOSITS OVER 100M*	12 63	13 52	14 96	16 50	19 75	34 85
46 DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00	2 00
47 TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95 75	99 58	99 38	99 21	98 76	90 71
48 FED FUNDS PURCHASED & REV. REPOS*	00	00	00	00	34	10 98
49 BORROWINGS*	00	00	00	00	15	89 15 25
USE OF FUNDS **(% OF EARNING ASSETS)**						
50 FED FUNDS SOLD & REPOS	8 00	4 84	5 04	5 43	4 48	4 04
51 INVESTMENT SECURITIES	25 49	25 90	30 71	33 94	25 80	28 97
52 TOTAL LOANS - NET OF UNEARNED DISC.	64 56	66 68	59 71	55 17	65 09	59 63
53 MEMO: COMMERCIAL & INDUSTRIAL LOANS	11 09	11 68	13 64	15 61	18 50	19 06
54 MEMO: REAL ESTATE LOANS	14 59	17 39	19 61	20 08	26 95	19 18
55 MEMO: PERSONAL LOANS	13 59	13 10	10 84	8 08	8 81	6 50
56 MEMO: AGRICULTURAL LOANS	6 06	4 58	3 84	2 59	87	58
57 MEMO: FOREIGN LOANS	00	00	00	00	00	19
58 EARNING ASSETS / AVERAGE ASSETS	89 87	90 74	90 60	91 58	90 58	86 38
59 NONINT. CASH & DUE / AVG. ASSETS	5 98	5 05	4 80	4 68	5 37	10 48
CAPITAL POSITION						
60 EFFECTIVE TAX RATE ON NET INCOME*	00	7 22	7 77	4 64	12 26	11 95
61 CASH DIVIDEND / NET INCOME*	00	00	25 43	18 93	12 80	12 60
62 INTERNAL CAPITAL FORMATION RATE	-8 80	00	00	00	-1 46	-21 00
63 EQUITY CAPITAL / AVERAGE ASSETS	8 06	8 24	8 34	8 33	8 34	6 26
64 PRIMARY CAPITAL / AVERAGE ASSETS	9 41	9 28	9 50	9 30	8 34	6 45
GROWTH STATISTICS						
65 NET INCOME (1 YR)	-35 38	-32 41	-20 78	-32 14	-39 85	-604 86
66 NET INCOME (5 YR COMPOUND)	-3 84	-1 70	-4 78	-6 77	-3 89	-21 82
67 AVERAGE ASSETS (1 YR)	1 80	1 98	1 98	1 91	2 05	4 30
68 AVERAGE ASSETS (5 YR COMPOUND)	5 88	7 19	6 91	7 00	6 75	2 73
OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69 LOAN COMMITMENTS / AVERAGE ASSETS*	00	88	1 39	1 63	7 53	11 39
70 OTHER COMMITMENTS & CONTINGENCIES*	00	00	00	39	1 52	4 33

BANK ADMINISTRATION INSTITUTE

OREGON

PROFIT DISTRIBUTION PROFILE 1986 OREGON BASED ON 59 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 39	8 74	9 35	9 75	10 08
2	INTEREST EXPENSE*	5 68	5 99	4 99	4 99	4 99
3	NET INTEREST INCOME (FTE)	3 68	3 58	4 45	4 87	5 37
4	TRUST INCOME	00	00	00	00	07
5	SERVICE CHGS. ON DEPOSITS	18	47	93	89	1 00
6	OTHER NONINTEREST INCOME	18	50	93	89	1 00
7	SECURITIES GAINS (LOSSES)	00	00	10	00	00
8	SALARIES & EMPLOYEE BENEFITS*	2 09	2 04	2 21	1 75	1 46
9	OCCUPANCY EXPENSES*	1 09	89	1 00	1 00	1 00
10	OTHER NONINTEREST EXPENSE†	2 32	2 00	1 60	1 37	93
11	ADJUSTMENTS	71	48	19	09	00
12	PRETAX ON ASSETS--NET INCOME	60	91	66	1 05	1 04
13	RETURN ON EQUITY--NET INCOME	-8 79	3 68	8 44	14 27	19 54
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 83	10 17	10 58	11 20	11 76
15	BREAK EVEN YIELD*	11 14	10 15	9 36	8 80	7 74
16	YIELD ON LOANS	11 13	11 75	12 38	13 06	13 44
17	YIELD ON INVESTMENT SEC. (FTE)	7 09	7 69	8 57	9 34	10 12
18	RATE ON TIME & SAVINGS DEPOSITS*	6 97	6 69	6 43	6 17	6 04
19	RATE ON TOTAL INTEREST FUNDS*	7 01	6 71	6 44	6 23	6 10
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1 92	95	71	38	03
21	GROSS CHARGE OFFS*	2 47	1 22	76	41	18
22	RECOVERIES / GROSS CHARGE OFFS	5 57	12 65	31 14	50 35	93 19
23	NET CHARGE OFFS*	2 17	94	53	19	01
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1 08	1 26	2 67	9 01	48 87
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3 47	1 92	1 11	90	38
26	NONACCRUAL*	5 23	2 94	1 94	78	38
27	RENEGOTIATED*	8 83	04	00	00	00
28	TOTAL CLASSIFIED LOANS*	8 18	4 89	3 39	2 09	1 04
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	58 68	34 18	23 10	15 59	1 04
30	LOAN LOSS RES / TOTAL CLASS. LOANS	20 29	24 43	39 81	66 04	118 31
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-6 84	12 06	23 19	29 64	38 98
32	ASSETS LESS LIABILITIES 3-6 MOS	-7 00	-4 65	-1 24	-10	2 45
33	ASSETS LESS LIABILITIES 6-12 MOS	-8 82	4 41	3 10	4 98	6 39
34	ASSETS LESS LIABILITIES >1 YR	13 86	21 32	31 08	36 07	47 39
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	18 39	9 39	-1 21	-5 91	-11 93
36	LARGE ASSETS / LARGE LIABILITIES	86 43	90 93	121 01	284 36	439 82
37	CORE DEPOSITS / EARNING ASSETS	82 30	89 94	94 84	100 69	103 68
38	BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00
39	LOANS TO DEPOSITS	47 19	54 27	61 16	72 48	75 81
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	10 13	12 82	16 95	20 21	24 61
41	TOTAL DEMAND DEPOSITS	11 31	14 51	18 93	22 56	26 16
42	SAVINGS DEPOSITS (IPC)	36 39	42 42	46 61	50 99	56 14
43	TIME DEPOSITS (IPC)	24 89	28 48	30 56	30 99	36 14
44	TOTAL TIME & SAVINGS DEPOSITS	69 01	68 60	70 93	74 04	77 79
45	MEMO: TIME DEPOSITS OVER 100M*	16 67	12 00	6 49	4 04	2 08
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96 33	99 79	103 00	107 00	110 00
48	FED FUNDS PURCHASED & REV REPOS*	5 53	2 04	44	00	00
49	BORROWINGS*				00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2 48	4 71	7 71	11 38	17 55
51	INVESTMENT SECURITIES	8 78	14 53	18 35	28 28	40 40
52	TOTAL LOANS NET OF UNEARNED DISC.	48 38	59 08	63 81	74 89	78 69
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	19 01	19 89	21 86	28 37	34 89
54	MEMO: REAL ESTATE LOANS	15 01	19 89	20 99	17 31	24 89
55	MEMO: PERSONAL LOANS	5 33	7 78	12 67	16 32	20 89
56	MEMO: AGRICULTURAL LOANS	00	08	1 31	5 01	12 44
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	82 58	84 65	87 97	89 83	91 95
59	NONINT. CASH & DUE / AVG. ASSETS	4 36	5 32	6 96	8 65	10 46
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	43 98	37 30	21 90	8 77	00
61	CASH DIVIDEND / NET INCOME	00	00	00	24 89	32 23
62	INTERNAL CAPITAL FORMATION RATE	-9 73	2 48	7 35	11 49	19 15
63	EQUITY CAPITAL / AVERAGE ASSETS	4 80	6 96	7 41	8 59	11 93
64	PRIMARY CAPITAL / AVERAGE ASSETS	5 84	6 91	7 94	8 59	12 88
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-116 60	-11 41	21 74	38 93	129 12
66	NET INCOME (5-YR COMPOUND)	-29 44	-8 16	6 45	15 93	59 18
67	AVERAGE ASSETS (1 YR)	-5 87	1 21	9 45	15 28	25 15
68	AVERAGE ASSETS (5 YR COMPOUND)	3 00	3 50	9 97	13 68	20 61
	OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)†					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9 48	9 74	3 17	-1 91	88
70	OTHER COMMITMENTS & CONTINGENCIES*	1 69	94	37	16	88

BANK ADMINISTRATION INSTITUTE

OREGON

MEDIANS BY RESOURCE CLASS FOR 59 BANKS IN OREGON

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	9.28	9.47	9.36	9.51	8.22
2	INTEREST EXPENSE*	N/A	4.67	4.91	5.04	5.22	4.46
3	NET INTEREST INCOME (FTE)	N/A	4.56	4.32	4.52	4.38	3.87
4	TRUST INCOME	N/A	.00	.00	.00	.04	.16
5	SERVICE CHGS. ON DEPOSITS	N/A	.84	.47	.56	.74	.50
6	OTHER NONINTEREST INCOME	N/A	.33	.25	.38	.36	.49
7	SECURITIES GAINS (LOSSES)	N/A	.11	.10	.08	.34	.04
8	SALARIES & EMPLOYEE BENEFITS*	N/A	2.41	1.73	1.96	2.44	1.88
9	OCCUPANCY EXPENSES*	N/A	.77	.55	.72	.71	.60
10	OTHER NONINTEREST EXPENSE*	N/A	1.73	1.20	1.35	1.66	1.18
11	ADJUSTMENTS	N/A	.04	.48	.41	.22	.27
12	RETURN ON ASSETS--NET INCOME	N/A	.47	1.02	1.08	.57	.69
13	RETURN ON EQUITY--NET INCOME	N/A	4.50	13.76	13.29	8.44	10.39
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	10.99	10.71	10.36	10.58	10.10
15	BREAK-EVEN YIELD*	N/A	9.86	8.92	9.05	9.65	7.63
16	YIELD ON LOANS	N/A	12.98	12.41	12.03	11.98	10.62
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	8.54	7.80	8.83	8.57	10.06
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.54	6.42	6.40	6.80	6.26
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.58	6.44	6.40	6.81	6.30
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	.82	.66	.45	.66	.77
21	GROSS CHARGE OFFS*	N/A	.85	.50	.82	.93	.99
22	RECOVERIES / GROSS CHARGE OFFS	N/A	27.54	34.58	40.35	24.31	22.76
23	NET CHARGE OFFS*	N/A	.65	.28	.45	.73	.72
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	2.13	6.26	4.63	2.59	2.17
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	1.15	1.21	.53	1.24	.79
26	NONACCRUAL*	N/A	2.25	1.06	1.19	2.20	2.17
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.08
28	TOTAL CLASSIFIED LOANS*	N/A	4.74	3.09	2.72	3.72	2.72
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	25.23	17.15	19.95	32.22	23.77
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	24.71	42.13	47.04	34.65	39.24
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	24.31	31.55	15.32	12.10	23.60
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	-1.17	-2.77	-1.03	-1.24	-4.16
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	2.80	3.04	3.28	3.54	9.88
34	ASSETS LESS LIABILITIES >1 YR.	N/A	23.12	24.36	40.47	36.15	29.99
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	.26	-4.15	-4.55	-5.07	17.82
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	100.96	163.66	204.31	302.24	70.65
37	CORE DEPOSITS / EARNING ASSETS*	N/A	95.18	92.14	96.98	101.10	90.94
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	60.87	61.00	59.97	63.52	76.54
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	17.12	13.51	14.67	16.01	18.61
41	TOTAL DEMAND DEPOSITS	N/A	19.03	16.20	16.20	17.64	21.38
42	SAVINGS DEPOSITS (IPC)	N/A	47.30	46.61	48.10	46.29	40.65
43	TIME DEPOSITS (IPC)	N/A	36.85	37.59	37.25	39.59	32.98
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	67.48	72.31	71.57	71.18	63.92
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	8.71	5.93	3.93	4.30	7.06
46	DEPOSITS IN FOREIGN OFFICES*	N/A	.00	.00	.00	.00	.05
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	105.78	101.95	101.96	104.54	97.00
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	.00	.00	.39	.01	6.82
49	BORROWINGS*	N/A	.14	.34	2.38	1.02	8.54
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	9.82	10.06	4.86	4.33	3.80
51	INVESTMENT SECURITIES	N/A	15.38	19.27	30.47	32.05	16.44
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	62.25	62.18	62.78	63.54	74.20
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	23.28	21.18	18.59	19.35	28.30
54	MEMO: REAL ESTATE LOANS	N/A	23.10	17.01	23.98	24.11	21.14
55	MEMO: PERSONAL LOANS	N/A	12.15	9.86	7.80	14.04	13.90
56	MEMO: AGRICULTURAL LOANS	N/A	.80	.33	.56	1.41	2.04
57	MEMO: FOREIGN LOANS	N/A	.00	.00	.00	.00	1.08
58	EARNING ASSETS / AVERAGE ASSETS	N/A	85.62	89.41	88.34	88.64	84.26
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	7.90	5.95	5.11	5.82	8.17
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	16.28	33.26	37.71	36.90	22.42
61	CASH DIVIDEND / NET INCOME	N/A	.00	.00	20.21	5.07	41.47
62	INTERNAL CAPITAL FORMATION RATE	N/A	4.50	13.01	11.08	7.30	2.57
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	8.76	9.78	9.74	6.55	6.36
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	9.42	7.38	7.26	7.20	7.00
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	23.49	14.81	30.24	15.58	7.31
66	NET INCOME (5 YR COMPOUND)	N/A	-5.45	13.86	15.08	19.37	6.12
67	AVERAGE ASSETS (1 YR)	N/A	4.61	10.12	5.44	6.65	7.32
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	6.01	12.76	7.85	6.07	6.84
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	2.42	3.65	.99	4.33	8.66
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	.21	.41	.93	.24	1.65

BANK ADMINISTRATION INSTITUTE

PENNSYLVANIA

PROFIT DISTRIBUTION PROFILE 1986 PENNSYLVANIA BASED ON 301 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.70	9.16	9.57	10.00	10.45
2	INTEREST EXPENSE*	6.03	5.75	5.43	5.16	4.66
3	NET INTEREST INCOME (FTE)	3.33	3.73	4.09	4.58	5.04
4	TRUST INCOME	.00	.00	.00	.10	.24
5	SERVICE CHGS. ON DEPOSITS	.05	.09	.14	.22	.29
6	OTHER NONINTEREST INCOME	.06	.10	.16	.23	.43
7	SECURITIES GAINS (LOSSES)	-.01	.00	.01	.09	.28
8	SALARIES & EMPLOYEE BENEFITS*	1.81	1.57	1.38	1.15	.96
9	OCCUPANCY EXPENSES*	.65	.54	.41	.31	.22
10	OTHER NONINTEREST EXPENSE*	1.49	1.19	.95	.79	.68
11	ADJUSTMENTS	.51	.34	.16	.04	-.04
12	RETURN ON ASSETS--NET INCOME	.60	.92	1.19	1.53	1.84
13	RETURN ON EQUITY--NET INCOME	7.50	11.35	14.11	16.51	19.22
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.58	10.03	10.52	10.92	11.50
15	BREAK EVEN YIELD*	9.24	8.80	8.38	7.98	7.41
16	YIELD ON LOANS	10.16	10.66	11.25	11.86	12.39
17	YIELD ON INVESTMENT SEC. (FTE)	8.03	8.74	9.37	10.43	11.53
18	RATE ON TIME & SAVINGS DEPOSITS*	7.49	7.22	6.92	6.63	6.36
19	RATE ON TOTAL INTEREST FUNDS*	7.47	7.20	6.90	6.63	6.39
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.84	.58	.33	.16	.06
21	GROSS CHARGE OFFS*	.78	.48	.24	.13	.03
22	RECOVERIES / GROSS CHARGE OFFS	3.73	12.31	23.19	46.15	87.46
23	NET CHARGE OFFS*	.65	.36	.19	.05	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.55	5.33	12.18	28.67	82.05
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.31	1.51	.76	.35	.16
26	NONACCRUAL*	1.60	.75	.29	.03	.00
27	RENEGOTIATED*	.07	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.45	2.27	1.36	.75	.36
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	20.96	13.47	7.67	4.02	1.61
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	32.29	44.70	69.31	126.67	238.47
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	.81	4.85	10.48	17.61	23.99
32	ASSETS LESS LIABILITIES 3-6 MOS.	-7.65	-5.90	-3.36	-1.06	1.26
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1.92	.26	2.80	5.58	8.06
34	ASSETS LESS LIABILITIES >1 YR.	23.53	30.94	40.18	47.82	55.97
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	11.03	.78	-5.94	-13.06	-21.66
36	LIQUID ASSETS / LARGE LIABILITIES	59.86	110.59	186.75	346.47	573.64
37	CORE DEPOSITS / EARNING ASSETS	80.57	86.05	89.89	92.94	94.94
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	40.66	51.62	61.21	68.87	77.35
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.96	8.48	10.53	12.86	17.00
41	TOTAL DEMAND DEPOSITS	9.87	9.81	11.85	14.40	18.80
42	SAVINGS DEPOSITS (IPC)	27.63	30.06	38.19	42.00	48.44
43	TIME DEPOSITS (IPC)	26.78	36.80	44.19	48.89	55.49
44	TOTAL TIME & SAVINGS DEPOSITS	63.60	70.17	75.16	78.96	81.66
45	MEMO: TIME DEPOSITS OVER 100M*	11.36	7.75	4.28	2.77	1.66
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	88.12	92.72	95.00	97.18	98.89
48	FED FUNDS PURCHASED & REV. REPOS*	4.66	1.18	.00	.00	.00
49	BORROWINGS*	6.22	1.96	.55	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.07	2.25	4.37	7.60	11.45
51	INVESTMENT SECURITIES	17.99	23.83	31.51	41.04	49.68
52	TOTAL LOANS NET OF UNEARNED DISC	37.75	49.07	57.66	65.76	72.90
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.51	4.18	7.93	14.69	20.75
54	MEMO: REAL ESTATE LOANS	13.92	20.00	26.32	32.15	38.84
55	MEMO: PERSONAL LOANS	6.35	9.65	13.66	18.12	22.94
56	MEMO: AGRICULTURAL LOANS	.00	.00	.11	.74	2.22
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.01
58	EARNING ASSETS / AVERAGE ASSETS	90.53	91.95	93.19	94.18	94.99
59	NONINT. CASH & DUE / AVG. ASSETS	3.01	3.51	4.28	5.38	6.40
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	32.26	22.43	12.68	3.86	-3.30
61	CASH DIVIDEND / NET INCOME	9.54	21.64	29.46	40.19	53.15
62	INTERNAL CAPITAL FORMATION RATE	4.34	6.92	9.35	11.95	14.52
63	EQUITY CAPITAL / AVERAGE ASSETS	6.39	7.20	8.05	10.12	12.47
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.88	7.69	8.92	10.55	12.94
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-19.22	1.10	10.38	21.54	42.79
66	NET INCOME (5 YR COMPOUND)	1.80	7.49	13.50	20.40	29.94
67	AVERAGE ASSETS (1 YR)	3.99	6.91	9.06	14.02	23.84
68	AVERAGE ASSETS (5 YR COMPOUND)	5.39	7.34	9.78	12.80	16.97
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.96	4.81	1.07	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.68	.87	.42	.07	.00

BANK ADMINISTRATION INSTITUTE

PENNSYLVANIA

MEDIANS BY RESOURCE CLASS FOR 301 BANKS IN PENNSYLVANIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.81	9.56	9.75	9.50	9.66	9.25
2	INTEREST EXPENSE*	3.12	5.28	5.41	5.61	5.46	5.36
3	NET INTEREST INCOME (FTE)	4.95	4.44	4.00	3.93	4.21	3.86
4	TRUST INCOME	.00	.00	.00	.00	.08	.23
5	SERVICE CHGS. ON DEPOSITS	.05	.12	.12	.11	.16	.21
6	OTHER NONINTEREST INCOME	.07	.10	.14	.15	.16	.25
7	SECURITIES GAINS (LOSSES)	.00	.01	.00	.00	.02	.05
8	SALARIES & EMPLOYEE BENEFITS*	1.82	1.51	1.23	1.27	1.44	1.44
9	OCCUPANCY EXPENSES*	.44	.44	.44	.40	.42	.43
10	OTHER NONINTEREST EXPENSE*	1.41	1.02	.95	.90	.92	1.05
11	ADJUSTMENTS	.82	.23	.25	.16	.14	.10
12	RETURN ON ASSETS--NET INCOME	1.19	1.19	1.35	1.33	1.15	.95
13	RETURN ON EQUITY--NET INCOME	8.35	10.40	13.11	14.49	14.77	14.71
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.58	10.41	10.52	10.35	10.79	10.42
15	BREAK EVEN YIELD*	6.78	8.73	8.38	8.43	8.32	8.33
16	YIELD ON LOANS	11.78	11.86	11.84	11.49	10.91	10.31
17	YIELD ON INVESTMENT SEC. (FTE)	9.69	8.85	8.92	8.95	10.46	10.31
18	RATE ON TIME & SAVINGS DEPOSITS*	5.09	6.85	6.96	7.03	6.91	6.90
19	RATE ON TOTAL INTEREST FUNDS*	5.29	6.80	6.99	7.03	6.90	6.84
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.14	.21	.35	.24	.33	.51
21	GROSS CHARGE OFFS*	.13	.17	.24	.22	.29	.38
22	RECOVERIES / GROSS CHARGE OFFS	N/A	27.27	20.96	25.34	23.66	20.97
23	NET CHARGE OFFS*	.00	.09	.18	.13	.16	.27
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	22.75	9.02	14.97	13.98	7.94
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	3.73	1.24	1.07	.98	.67	.39
26	NONACCRUAL*	.00	.00	.13	.30	.33	.77
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.73	1.30	1.58	1.50	1.28	1.29
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	5.05	3.02	7.88	7.73	7.93	11.76
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	25.56	79.79	57.20	61.88	76.72	93.67
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	22.18	11.13	5.25	6.99	13.93	13.92
32	ASSETS LESS LIABILITIES 3-6 MOS.	4.72	-3.65	-5.48	-4.09	-2.89	-1.94
33	ASSETS LESS LIABILITIES 6-12 MOS.	5.11	1.76	1.65	2.91	3.46	2.48
34	ASSETS LESS LIABILITIES >1 YR.	35.49	43.41	47.58	44.75	37.45	30.55
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-8.58	-12.86	-6.95	-7.55	-5.67	5.40
36	LIQUID ASSETS / LARGE LIABILITIES	654.44	397.06	172.45	250.69	185.35	82.29
37	CORE DEPOSITS / EARNING ASSETS*	87.08	88.05	89.46	90.53	91.29	83.80
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	46.39	49.11	58.05	56.34	63.45	76.63
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	15.33	10.64	9.45	9.43	10.72	12.30
41	TOTAL DEMAND DEPOSITS	16.15	12.03	11.40	10.46	12.18	14.17
42	SAVINGS DEPOSITS (IPC)	47.54	38.38	35.32	39.24	38.78	35.16
43	TIME DEPOSITS (IPC)	3.06	44.50	46.03	46.42	44.42	38.73
44	TOTAL TIME & SAVINGS DEPOSITS	53.65	72.84	75.85	77.62	75.39	69.50
45	MEMO: TIME DEPOSITS OVER 100M*	.13	3.08	5.02	3.69	4.28	5.62
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	89.17	94.15	94.30	95.69	95.96	92.38
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.06	5.35
49	BORROWINGS*	.00	.00	.00	.41	1.08	7.96
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	18.49	8.44	6.87	4.94	3.73	1.62
51	INVESTMENT SECURITIES	50.21	39.05	30.97	36.34	30.15	26.09
52	TOTAL LOANS, NET OF UNEARNED DISC.	29.37	45.99	54.63	54.45	60.77	67.53
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.85	2.09	6.11	6.82	11.10	18.43
54	MEMO: REAL ESTATE LOANS	18.21	27.51	30.54	29.00	24.99	18.70
55	MEMO: PERSONAL LOANS	6.20	12.60	13.16	12.67	14.39	14.69
56	MEMO: AGRICULTURAL LOANS	.00	.19	.15	.22	.05	.07
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.01
58	EARNING ASSETS / AVERAGE ASSETS	89.85	92.76	93.53	93.64	93.40	92.20
59	NONINT. CASH & DUE / AVG. ASSETS	6.37	4.86	4.05	3.85	4.17	5.41
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	45.01	16.30	16.19	12.12	10.87	11.18
61	CASH DIVIDEND / NET INCOME	38.77	25.97	24.19	26.49	32.97	40.44
62	INTERNAL CAPITAL FORMATION RATE	4.76	8.19	9.89	10.43	9.21	8.17
63	EQUITY CAPITAL / AVERAGE ASSETS	18.49	11.14	9.97	8.49	7.98	6.39
64	PRIMARY CAPITAL / AVERAGE ASSETS	18.81	11.86	10.22	9.10	8.57	6.98
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-22.39	-4.83	10.04	8.81	11.97	14.66
66	NET INCOME (5 YR COMPOUND)	-12.42	5.64	13.48	16.26	13.31	13.51
67	AVERAGE ASSETS (1 YR)	6.70	9.56	8.03	8.66	9.06	12.76
68	AVERAGE ASSETS (5 YR COMPOUND)	5.04	8.89	9.64	9.56	10.09	12.08
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	1.02	2.18	9.15
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.09	.26	.63	1.34

BANK ADMINISTRATION INSTITUTE

PUERTO RICO

PROFIT DISTRIBUTION PROFILE 1986 PUERTO RICO BASED ON 13 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	9.96	10.36	11.50	11.78	12.47
2	INTEREST EXPENSE*	6.60	6.43	6.06	5.71	5.45
3	NET INTEREST INCOME (FTE)	4.08	5.15	5.62	5.82	5.84
4	TRUST INCOME	.00	.00	.00	.00	.01
5	SERVICE CHGS. ON DEPOSITS	.08	.14	.25	.39	.49
6	OTHER NONINTEREST INCOME	.15	.17	.39	.82	.88
7	SECURITIES GAINS (LOSSES)	.09	.24	.30	.37	1.68
8	SALARIES & EMPLOYEE BENEFITS*	2.66	2.52	2.07	1.54	1.33
9	OCCUPANCY EXPENSES*	1.16	1.01	.70	.50	.39
10	OTHER NONINTEREST EXPENSE*	2.41	2.00	1.32	1.06	.91
11	ADJUSTMENTS	.02	.23	.05	.00	.00
12	RETURN ON ASSETS--NET INCOME	.56	.71	1.14	1.34	1.78
13	RETURN ON EQUITY--NET INCOME	5.26	7.06	13.03	18.68	25.10
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.55	10.85	12.21	12.85	13.13
15	BREAK EVEN YIELD*	12.41	11.48	9.94	9.14	8.30
16	YIELD ON LOANS	12.39	13.12	13.89	14.48	15.04
17	YIELD ON INVESTMENT SEC. (FTE)	8.26	8.97	11.78	12.24	12.88
18	RATE ON TIME & SAVINGS DEPOSITS*	8.42	8.18	7.64	7.48	7.40
19	RATE ON TOTAL INTEREST FUNDS*	8.43	8.13	7.85	7.42	7.30
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.24	.80	.75	.52	.33
21	GROSS CHARGE OFFS*	3.01	1.33	.84	.33	.10
22	RECOVERIES / GROSS CHARGE OFFS	9.33	16.80	25.70	42.84	59.79
23	NET CHARGE OFFS*	1.58	.90	.58	.21	.08
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.07	2.11	5.16	7.71	10.46
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	3.15	1.51	.89	.21	.04
26	NONACCRUAL*	6.03	4.03	2.36	1.62	.78
27	RENEGOTIATED*	.04	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.21	6.32	3.75	2.67	1.70
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	49.91	27.13	22.15	17.21	10.59
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.46	17.51	25.35	41.99	47.86
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-13.60	-9.67	-2.94	7.36	19.66
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.29	-4.12	-2.09	1.91	2.86
33	ASSETS LESS LIABILITIES 6-12 MOS.	-4.61	-.61	1.23	5.89	7.45
34	ASSETS LESS LIABILITIES >1 YR.	22.39	27.45	31.67	37.91	46.78
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	56.79	52.28	36.79	11.16	7.15
36	LIQUID ASSETS / LARGE LIABILITIES	7.24	10.32	18.41	26.69	33.12
37	CORE DEPOSITS / EARNING ASSETS	21.50	32.23	43.31	59.63	63.47
38	BROKERED DEPOSITS / EARNING ASSETS*	3.16	.49	.00	.00	.00
39	LOANS TO DEPOSITS	50.69	54.15	62.30	72.38	75.15
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	5.54	5.96	9.29	10.16	14.80
41	TOTAL DEMAND DEPOSITS	6.97	8.48	12.67	14.96	18.88
42	SAVINGS DEPOSITS (IPC)	4.27	11.35	14.91	26.33	32.29
43	TIME DEPOSITS (IPC)	33.65	40.03	55.27	61.06	66.65
44	TOTAL TIME & SAVINGS DEPOSITS	46.52	52.79	69.53	71.96	74.96
45	MEMO: TIME DEPOSITS OVER 100M*	52.84	48.67	37.72	24.76	14.15
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	69.97	80.91	87.50	92.54	95.99
48	FED FUNDS PURCHASED & REV. REPOS*	24.73	15.87	9.51	3.00	.29
49	BORROWINGS*	24.74	16.98	9.52	3.00	1.75
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.53	2.34	4.81	6.13	8.72
51	INVESTMENT SECURITIES	15.46	18.01	22.67	25.29	37.71
52	TOTAL LOANS NET OF UNEARNED DISC.	37.30	43.06	52.96	63.01	65.97
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	10.21	12.42	13.45	20.66	33.32
54	MEMO: REAL ESTATE LOANS	5.74	8.45	11.16	18.02	24.76
55	MEMO: PERSONAL LOANS	4.09	12.82	16.84	20.88	26.52
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.62	.76
57	MEMO: FOREIGN LOANS	.00	.00	.00	1.10	4.93
58	EARNING ASSETS / AVERAGE ASSETS	91.01	91.67	93.61	95.66	96.96
59	NONINT CASH & DUE / AVG. ASSETS	1.19	2.13	3.06	4.98	5.30
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	18.18	15.23	3.69	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.01	25.94	28.69
62	INTERNAL CAPITAL FORMATION RATE	5.22	5.85	12.92	16.52	17.79
63	EQUITY CAPITAL / AVERAGE ASSETS	6.06	6.56	7.15	8.76	10.67
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.67	7.33	7.90	9.27	11.29
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	N/A	N/A	N/A	N/A	N/A
66	NET INCOME (5 YR COMPOUND)	N/A	9.91	16.64	32.19	N/A
67	AVERAGE ASSETS (1 YR)	2.13	4.60	10.41	17.40	20.24
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	3.24	7.17	9.53	N/A
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.66	5.92	2.35	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.46	1.97	1.24	.18	.08

BANK ADMINISTRATION INSTITUTE

PUERTO RICO

MEDIANS BY RESOURCE CLASS FOR 13 BANKS IN PUERTO RICO

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	11.67	N/A	12.36	10.50
2	INTEREST EXPENSE*	N/A	N/A	6.01	N/A	6.45	5.88
3	NET INTEREST INCOME (FTE)	N/A	N/A	5.77	N/A	5.82	4.62
4	TRUST INCOME	N/A	N/A	.00	N/A	.00	.01
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	.47	N/A	.16	.27
6	OTHER NONINTEREST INCOME	N/A	N/A	.82	N/A	.26	.45
7	SECURITIES GAINS (LOSSES)	N/A	N/A	.31	N/A	.35	.42
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	2.52	N/A	2.05	1.72
9	OCCUPANCY EXPENSES*	N/A	N/A	1.24	N/A	.64	.54
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	2.42	N/A	1.20	1.25
11	ADJUSTMENTS	N/A	N/A	.00	N/A	.05	.18
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	.66	N/A	1.19	1.24
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	7.84	N/A	15.37	21.13
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	12.77	N/A	13.10	11.34
15	BREAK EVEN YIELD*	N/A	N/A	12.65	N/A	10.21	9.43
16	YIELD ON LOANS	N/A	N/A	15.03	N/A	14.26	13.05
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	8.53	N/A	12.06	11.90
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	7.92	N/A	8.10	7.47
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	8.24	N/A	8.03	7.30
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	N/A	.75	N/A	.80	.71
21	GROSS CHARGE OFFS*	N/A	N/A	1.76	N/A	.91	.77
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	29.54	N/A	29.71	19.93
23	NET CHARGE OFFS*	N/A	N/A	1.24	N/A	.70	.56
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	2.27	N/A	3.96	5.77
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	N/A	.21	N/A	1.51	.96
26	NONACCRUAL*	N/A	N/A	6.23	N/A	2.88	1.99
27	RENEGOTIATED*	N/A	N/A	.00	N/A	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	6.56	N/A	3.72	3.61
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	45.59	N/A	26.53	21.92
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	19.27	N/A	26.74	33.10
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	N/A	N/A	14.54	N/A	-12.68	-.67
32	ASSETS LESS LIABILITIES 3-6 MOS.	N/A	N/A	-4.24	N/A	-3.89	.46
33	ASSETS LESS LIABILITIES 6-12 MOS.	N/A	N/A	-8.12	N/A	2.25	2.66
34	ASSETS LESS LIABILITIES >1 YR.	N/A	N/A	22.85	N/A	35.20	31.78
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	33.42	N/A	44.07	23.97
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	20.27	N/A	11.13	19.83
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	59.63	N/A	41.88	52.95
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.00	N/A	.00	.00
39	LOANS TO DEPOSITS	N/A	N/A	73.25	N/A	63.86	54.15
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	N/A	10.05	N/A	8.64	11.33
41	TOTAL DEMAND DEPOSITS	N/A	N/A	14.96	N/A	12.38	15.37
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	17.30	N/A	11.35	20.62
43	TIME DEPOSITS (IPC)	N/A	N/A	40.03	N/A	61.06	54.11
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	59.24	N/A	72.10	69.87
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	17.01	N/A	43.53	39.01
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	N/A	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	92.47	N/A	85.41	89.93
48	FED. FUNDS PURCHASED & REV. REPOS*	N/A	N/A	4.64	N/A	11.27	8.71
49	BORROWINGS*	N/A	N/A	4.64	N/A	11.36	8.90
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	N/A	6.13	N/A	2.63	3.57
51	INVESTMENT SECURITIES	N/A	N/A	21.33	N/A	22.67	21.10
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	N/A	66.13	N/A	52.96	47.01
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	27.91	N/A	10.61	12.80
54	MEMO: REAL ESTATE LOANS	N/A	N/A	19.52	N/A	15.48	9.91
55	MEMO: PERSONAL LOANS	N/A	N/A	16.84	N/A	20.42	18.75
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	.00	N/A	.62	.26
57	MEMO: FOREIGN LOANS	N/A	N/A	.00	N/A	.00	.93
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	91.41	N/A	95.66	93.07
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	5.31	N/A	2.13	3.19
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	.00	N/A	3.69	12.08
61	CASH DIVIDEND / NET INCOME	N/A	N/A	.00	N/A	1.47	28.69
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	7.84	N/A	15.37	14.77
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	8.45	N/A	7.15	6.18
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	9.27	N/A	7.64	6.67
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	N/A	N/A	N/A	N/A
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	N/A	N/A	26.67	16.64
67	AVERAGE ASSETS (1 YR)	N/A	N/A	N/A	N/A	10.41	17.40
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	N/A	N/A	7.90	7.34
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	3.25	N/A	.00	6.11
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	.22	N/A	1.27	1.37

BANK ADMINISTRATION INSTITUTE

RHODE ISLAND

PROFIT DISTRIBUTION PROFILE 1988 RHODE ISLAND BASED ON 15 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	7.49	8.26	8.72	9.68	10.19
2	INTEREST EXPENSE*	5.42	5.24	3.72	1.60	1.22
3	NET INTEREST INCOME (FTE)	3.48	4.15	5.39	5.99	6.75
4	TRUST INCOME	.00	.00	.00	.24	.56
5	SERVICE CHGS. ON DEPOSITS	.04	.10	.39	.73	.81
6	OTHER NONINTEREST INCOME	.17	.24	.31	1.05	2.17
7	SECURITIES GAINS (LOSSES)	.00	.01	.06	.14	.23
8	SALARIES & EMPLOYEE BENEFITS*	3.73	3.26	2.50	1.55	1.42
9	OCCUPANCY EXPENSES*	1.84	1.49	.72	.50	.31
10	OTHER NONINTEREST EXPENSE*	3.46	2.04	1.57	1.17	1.06
11	ADJUSTMENTS	.98	.56	.36	.05	-.02
12	RETURN ON ASSETS--NET INCOME	-1.69	.35	.72	1.11	1.85
13	RETURN ON EQUITY--NET INCOME	-.16	5.10	8.60	17.79	20.14
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.69	9.89	10.42	10.71	11.37
15	BREAK EVEN YIELD*	10.36	9.76	8.81	8.02	7.63
16	YIELD ON LOANS	10.45	10.89	11.29	12.40	13.08
17	YIELD ON INVESTMENT SEC. (FTE)	6.97	7.96	8.56	9.98	11.46
18	RATE ON TIME & SAVINGS DEPOSITS*	7.63	7.16	6.34	5.69	5.30
19	RATE ON TOTAL INTEREST FUNDS*	7.55	7.23	6.42	5.96	5.62
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.91	.74	.53	.38	.20
21	GROSS CHARGE OFFS*	.65	.54	.35	.15	.11
22	RECOVERIES / GROSS CHARGE OFFS	13.83	18.66	24.41	55.56	84.70
23	NET CHARGE OFFS*	.52	.41	.12	.07	-.03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-1.49	2.33	4.74	16.60	46.81
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.79	1.50	.59	.28	.05
26	NONACCRUAL*	2.09	.94	.21	.01	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.38	1.85	1.50	.66	.19
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	38.56	14.89	7.84	3.32	.06
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	31.64	70.36	104.21	163.62	594.92
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-9.71	17.39	30.69	41.52	50.09
32	ASSETS LESS LIABILITIES 3-6 MOS	-2.90	-2.06	.35	2.58	4.79
33	ASSETS LESS LIABILITIES 6-12 MOS	-2.40	-.19	.66	4.61	6.89
34	ASSETS LESS LIABILITIES >1 YR	3.58	13.04	24.70	35.75	46.61
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	36.44	27.79	4.17	.55	-6.59
36	LIQUID ASSETS / LARGE LIABILITIES	46.49	83.27	117.59	204.43	800.38
37	CORE DEPOSITS / EARNING ASSETS	46.52	76.98	90.01	95.91	101.50
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	48.20	61.11	79.70	84.49	88.41
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	4.22	10.95	15.09	51.62	59.72
41	TOTAL DEMAND DEPOSITS	4.87	12.39	31.51	63.67	74.43
42	SAVINGS DEPOSITS (IPC)	7.02	17.45	29.58	40.11	52.86
43	TIME DEPOSITS (IPC)	.00	3.70	30.18	35.23	47.85
44	TOTAL TIME & SAVINGS DEPOSITS	.00	9.80	48.82	64.99	78.60
45	MEMO: TIME DEPOSITS OVER 100M*	17.39	12.00	7.35	3.58	.00
46	DEPOSITS IN FOREIGN OFFICES*	.58	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	72.49	89.09	99.34	101.87	106.86
48	FED FUNDS PURCHASED & REV. REPOS*	6.56	2.60	.00	.00	.00
49	BORROWINGS*	16.99	6.97	2.26	.35	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	3.61	4.55	8.60	21.98	32.76
51	INVESTMENT SECURITIES	8.63	10.15	14.34	18.48	31.43
52	TOTAL LOANS, NET OF UNEARNED DISC.	36.27	51.58	70.56	79.94	84.21
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.88	7.98	14.12	29.06	38.62
54	MEMO: REAL ESTATE LOANS	.00	3.88	20.96	34.51	50.53
55	MEMO: PERSONAL LOANS	2.56	4.55	13.48	28.72	37.36
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.00	.04
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	1.03
58	EARNING ASSETS / AVERAGE ASSETS	79.57	83.39	88.82	91.26	92.28
59	NONINT. CASH & DUE / AVG. ASSETS	3.52	4.28	7.39	15.32	17.04
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	46.25	44.07	33.53	5.62	-5.16
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	17.49	30.47
62	INTERNAL CAPITAL FORMATION RATE	-.16	4.11	8.60	13.43	16.64
63	EQUITY CAPITAL / AVERAGE ASSETS	5.35	6.12	7.52	13.89	26.66
64	PRIMARY CAPITAL / AVERAGE ASSETS	5.01	6.40	8.45	14.45	27.68
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-20.68	-18.19	20.39	69.75	102.59
66	NET INCOME (5 YR COMPOUND)	-12.67	-8.53	7.16	18.84	27.91
67	AVERAGE ASSETS (1 YR)	5.41	8.49	22.80	38.33	47.34
68	AVERAGE ASSETS (5 YR COMPOUND)	11.81	13.84	16.95	26.80	35.69
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	15.19	2.26	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	8.67	1.89	.39	.00	.00

BANK ADMINISTRATION INSTITUTE

RHODE ISLAND

MEDIANS BY RESOURCE CLASS FOR 15 BANKS IN RHODE ISLAND

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	9.18	N/A	9.12	9.03
2	INTEREST EXPENSE*	N/A	N/A	4.64	N/A	2.77	5.31
3	NET INTEREST INCOME (FTE)	N/A	N/A	4.54	N/A	6.30	3.81
4	TRUST INCOME	N/A	N/A	.00	N/A	.13	.38
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	.40	N/A	.56	.18
6	OTHER NONINTEREST INCOME	N/A	N/A	.23	N/A	.30	1.05
7	SECURITIES GAINS (LOSSES)	N/A	N/A	.05	N/A	.13	.07
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	2.11	N/A	3.09	1.60
9	OCCUPANCY EXPENSES*	N/A	N/A	.68	N/A	1.49	.61
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	1.23	N/A	1.68	1.51
11	ADJUSTMENTS	N/A	N/A	.36	N/A	.36	.26
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	1.16	N/A	.48	.91
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	11.32	N/A	6.33	17.79
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	10.24	N/A	11.06	10.42
15	BREAK EVEN YIELD*	N/A	N/A	9.87	N/A	9.12	8.41
16	YIELD ON LOANS	N/A	N/A	12.95	N/A	11.54	10.89
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	8.52	N/A	9.95	9.76
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	7.15	N/A	5.69	6.96
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	7.22	N/A	6.03	7.12
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	N/A	N/A	.33	N/A	.53	.56
21	GROSS CHARGE OFFS*	N/A	N/A	.18	N/A	.46	.63
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	55.56	N/A	33.20	22.19
23	NET CHARGE OFFS*	N/A	N/A	.12	N/A	.21	.49
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	45.29	N/A	2.10	3.22
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	N/A	N/A	.64	N/A	1.01	.67
26	NONACCRUAL*	N/A	N/A	.03	N/A	.21	1.39
27	RENEGOTIATED*	N/A	N/A	.00	N/A	.00	.00
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	.92	N/A	1.20	1.67
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	5.48	N/A	10.66	19.79
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	112.99	N/A	105.60	84.88
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	N/A	32.98	N/A	36.93	9.71
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	N/A	-1.21	N/A	.59	-1.45
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	N/A	1.86	N/A	1.40	.14
34	ASSETS LESS LIABILITIES >1 YR	N/A	N/A	24.79	N/A	28.73	27.05
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	.40	N/A	14.47	36.44
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	122.46	N/A	132.69	55.75
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	90.88	N/A	93.71	76.98
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.00	N/A	.00	.00
39	LOANS TO DEPOSITS	N/A	N/A	45.58	N/A	81.47	83.11
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	N/A	N/A	15.09	N/A	39.52	13.16
41	TOTAL DEMAND DEPOSITS	N/A	N/A	31.71	N/A	53.75	15.35
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	29.84	N/A	37.20	25.31
43	TIME DEPOSITS (IPC)	N/A	N/A	35.48	N/A	6.92	33.55
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	63.77	N/A	33.49	55.47
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	6.17	N/A	5.14	17.35
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	N/A	.00	.58
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	99.60	N/A	100.12	94.62
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	.00	N/A	.00	5.90
49	BORROWINGS*	N/A	N/A	.78	N/A	6.97	12.39
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	N/A	N/A	23.61	N/A	6.31	5.42
51	INVESTMENT SECURITIES	N/A	N/A	43.59	N/A	10.15	15.41
52	TOTAL LOANS, NET OF UNEARNED DISC.	N/A	N/A	45.40	N/A	80.54	77.94
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	11.76	N/A	29.58	25.86
54	MEMO: REAL ESTATE LOANS	N/A	N/A	20.96	N/A	9.51	22.82
55	MEMO: PERSONAL LOANS	N/A	N/A	13.37	N/A	35.25	13.02
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	.00	N/A	.00	.02
57	MEMO: FOREIGN LOANS	N/A	N/A	.00	N/A	.00	1.03
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	89.69	N/A	86.31	86.75
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	7.01	N/A	11.45	6.27
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	33.53	N/A	36.46	21.21
61	CASH DIVIDEND / NET INCOME	N/A	N/A	4.08	N/A	.00	23.61
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	10.86	N/A	6.33	14.01
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	8.38	N/A	7.33	5.35
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	8.69	N/A	8.11	5.76
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	3.94	N/A	18.75	25.13
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	8.51	N/A	-11.04	15.16
67	AVERAGE ASSETS (1 YR)	N/A	N/A	8.49	N/A	28.82	22.80
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	16.95	N/A	29.11	11.81
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	.00	N/A	.00	15.19
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	.00	N/A	1.03	6.58

BANK ADMINISTRATION INSTITUTE

SOUTH CAROLINA

PROFIT DISTRIBUTION PROFILE 1986 SOUTH CAROLINA BASED ON 73 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.44	8.99	9.46	9.84	10.38
2	INTEREST EXPENSE*	5.61	5.25	4.77	4.39	3.25
3	NET INTEREST INCOME (FTE)	3.64	4.23	4.70	5.06	5.61
4	TRUST INCOME	.00	.00	.00	.00	.05
5	SERVICE CHGS. ON DEPOSITS	.22	.35	.49	.68	.77
6	OTHER NONINTEREST INCOME	.14	.19	.26	.45	.61
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.08	.31
8	SALARIES & EMPLOYEE BENEFITS*	2.81	2.17	1.98	1.70	1.54
9	OCCUPANCY EXPENSES*	.96	.80	.58	.43	.36
10	OTHER NONINTEREST EXPENSE*	1.70	1.40	1.12	.90	.78
11	ADJUSTMENTS	.59	.38	.20	.05	.00
12	RETURN ON ASSETS--NET INCOME	-.27	.78	1.07	1.46	1.97
13	RETURN ON EQUITY--NET INCOME	-1.07	8.79	12.19	14.95	17.55
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.58	10.24	10.59	11.13	11.52
15	BREAK EVEN YIELD*	10.19	9.19	8.58	7.99	7.65
16	YIELD ON LOANS	10.96	11.65	12.05	13.00	13.92
17	YIELD ON INVESTMENT SEC. (FTE)	7.15	8.19	8.00	8.88	11.12
18	RATE ON TIME & SAVINGS DEPOSITS*	7.31	7.00	6.79	6.56	6.33
19	RATE ON TOTAL INTEREST FUNDS*	7.33	6.97	6.79	6.56	6.33
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.58	.99	.60	.34	.18
21	GROSS CHARGE OFFS*	1.59	1.07	.48	.21	.06
22	RECOVERIES / GROSS CHARGE OFFS	5.65	10.62	19.96	29.38	48.82
23	NET CHARGE OFFS*	1.13	.84	.36	.16	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.14	3.45	6.62	10.44	27.42
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.66	1.12	.54	.17	.01
26	NONACCRUAL*	1.26	.54	.12	.00	.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.45	1.57	.88	.25	.05
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	13.89	9.04	4.89	1.87	.55
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	41.18	59.37	112.35	237.52	463.19
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-.16	4.67	10.61	20.65	37.06
32	ASSETS LESS LIABILITIES 3-6 MOS	-6.54	-4.57	-2.13	-.15	2.82
33	ASSETS LESS LIABILITIES 6-12 MOS	1.30	1.94	4.89	7.65	9.54
34	ASSETS LESS LIABILITIES >1 YR	16.11	28.68	37.00	43.40	50.06
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	20.30	9.09	.00	-7.90	-17.37
36	LIQUID ASSETS / LARGE LIABILITIES	56.80	95.00	160.97	276.99	404.41
37	CORE DEPOSITS / EARNING ASSETS	68.99	80.22	87.71	91.73	94.30
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	37.09	47.55	56.00	66.77	72.23
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.39	13.15	17.39	20.84	26.38
41	TOTAL DEMAND DEPOSITS	12.01	15.08	19.32	22.93	29.07
42	SAVINGS DEPOSITS (IPC)	24.30	28.87	35.75	39.67	43.79
43	TIME DEPOSITS (IPC)	24.39	32.52	39.41	47.16	55.96
44	TOTAL TIME & SAVINGS DEPOSITS	48.02	59.24	65.67	68.85	76.75
45	MEMO: TIME DEPOSITS OVER 100M*	19.88	12.67	7.72	5.80	3.35
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	81.84	92.41	97.21	99.76	103.44
48	FED FUNDS PURCHASED & REV REPOS*	4.58	1.43	.00	.00	.00
49	BORROWINGS*	5.55	1.79	.48	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.74	4.47	6.70	11.43	20.73
51	INVESTMENT SECURITIES	15.45	24.16	37.38	48.74	59.07
52	TOTAL LOANS, NET OF UNEARNED DISC.	33.39	39.74	52.00	61.84	71.60
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.34	6.49	10.59	17.86	25.09
54	MEMO: REAL ESTATE LOANS	8.36	13.06	18.58	22.01	27.32
55	MEMO: PERSONAL LOANS	11.32	15.04	19.55	25.90	26.81
56	MEMO: AGRICULTURAL LOANS	.00	.09	.04	2.54	3.66
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.30	87.80	89.99	91.30	92.37
59	NONINT. CASH & DUE / AVG. ASSETS	4.39	5.18	6.26	8.38	9.32
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	36.86	25.32	16.06	5.39	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	21.78	31.61	40.35
62	INTERNAL CAPITAL FORMATION RATE	-1.07	5.94	9.46	11.60	13.90
63	EQUITY CAPITAL / AVERAGE ASSETS	6.72	7.44	9.87	12.82	22.90
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.92	7.73	10.40	13.27	23.27
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-25.04	-7.34	6.59	21.17	40.23
66	NET INCOME (5 YR COMPOUND)	.17	5.15	12.01	15.92	23.97
67	AVERAGE ASSETS (1 YR)	7.77	9.70	12.54	17.73	23.89
68	AVERAGE ASSETS (5 YR COMPOUND)	9.77	11.42	14.20	18.58	22.46
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.93	2.65	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.08	.38	.06	.00	.00

BANK ADMINISTRATION INSTITUTE

SOUTH CAROLINA

MEDIANS BY RESOURCE CLASS FOR 73 BANKS IN SOUTH CAROLINA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	7.51	9.28	9.63	9.59	10.06	9.21
2	INTEREST EXPENSE*	2.72	4.55	4.98	5.04	5.03	4.70
3	NET INTEREST INCOME (FTE)	4.63	4.74	4.66	4.65	4.95	4.51
4	TRUST INCOME	.00	.00	.00	.00	.04	.21
5	SERVICE CHGS. ON DEPOSITS	.33	.40	.45	.56	.61	.58
6	OTHER NONINTEREST INCOME	.26	.28	.21	.33	.28	.53
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.00	.16
8	SALARIES & EMPLOYEE BENEFITS*	3.38	2.12	1.90	1.94	1.94	2.02
9	OCCUPANCY EXPENSES*	.61	.43	.51	.59	.65	.85
10	OTHER NONINTEREST EXPENSE*	1.50	1.17	1.00	1.13	1.01	1.40
11	ADJUSTMENTS	.00	.18	.24	.12	.37	.09
12	RETURN ON ASSETS--NET INCOME	.00	1.16	1.34	1.05	1.18	.81
13	RETURN ON EQUITY--NET INCOME	.00	10.27	13.09	12.43	15.05	11.39
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.64	10.34	10.54	10.60	11.26	10.95
15	BREAK EVEN YIELD*	8.74	8.69	8.63	8.67	8.58	8.55
16	YIELD ON LOANS	12.09	12.00	12.04	12.05	12.05	11.30
17	YIELD ON INVESTMENT SEC. (FTE)	.67	.88	.88	.85	1.17	.97
18	RATE ON TIME & SAVINGS DEPOSITS*	6.41	6.82	6.90	6.94	6.76	6.50
19	RATE ON TOTAL INTEREST FUNDS*	6.38	6.80	6.90	6.84	6.74	6.54
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.66	.56	.67	.44	.71	1.29
21	GROSS CHARGE OFFS*	.13	.25	.48	.47	.65	.55
22	RECOVERIES / GROSS CHARGE OFFS	26.32	18.18	19.63	19.02	24.18	18.55
23	NET CHARGE OFFS*	.09	.21	.36	.36	.51	.99
24	EARNINGS COVERAGE OF NET CHARGE OFFS	8.67	15.62	6.55	7.56	5.12	4.84
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.61	.67	.19	.54	.55	.55
26	NONACCRUAL*	.00	.00	.09	.29	.77	.46
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.11
28	TOTAL CLASSIFIED LOANS*	.61	1.07	.27	.94	1.14	1.12
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	2.42	1.78	6.48	9.04	9.76
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	66.67	72.22	293.10	102.92	80.78	171.01
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	24.98	10.97	-6.18	12.42	10.32	18.97
32	ASSETS LESS LIABILITIES 3-6 MOS.	.00	-.67	-4.08	-2.42	-2.79	-1.41
33	ASSETS LESS LIABILITIES 6-12 MOS.	5.05	6.26	4.89	4.00	4.78	2.24
34	ASSETS LESS LIABILITIES >1 YR	13.53	34.03	40.79	39.76	36.29	31.19
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-6.77	-5.43	-3.12	1.58	9.09	18.83
36	LIQUID ASSETS / LARGE LIABILITIES	397.96	215.59	243.34	159.25	109.30	69.41
37	CORE DEPOSITS / EARNING ASSETS	75.40	85.96	87.24	90.47	86.88	87.76
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	52.30	51.67	52.50	56.14	59.71	71.04
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	15.99	17.39	13.71	19.31	17.26	19.14
41	TOTAL DEMAND DEPOSITS	17.58	19.28	16.19	22.41	19.47	20.93
42	SAVINGS DEPOSITS (IPC)	27.77	37.34	36.11	38.38	34.55	30.26
43	TIME DEPOSITS (IPC)	20.27	36.21	41.47	42.47	42.54	25.19
44	TOTAL TIME & SAVINGS DEPOSITS	36.40	64.04	67.57	66.11	66.37	51.60
45	MEMO: TIME DEPOSITS OVER 100M*	2.50	7.22	7.72	8.49	8.20	4.80
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	80.77	97.83	96.69	98.96	96.95	91.78
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	4.82	12.97
49	BORROWINGS*	.00	.00	.00	.54	5.44	15.03
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	20.08	8.86	6.78	6.13	7.77	8.24
51	INVESTMENT SECURITIES	37.21	42.00	39.44	35.47	33.68	21.82
52	TOTAL LOANS NET OF UNEARNED DISC.	45.53	39.74	50.79	55.92	55.79	65.24
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.26	9.76	9.40	11.84	15.63	16.43
54	MEMO: REAL ESTATE LOANS	12.82	15.24	18.99	20.59	19.98	19.92
55	MEMO: PERSONAL LOANS	15.08	16.54	19.46	19.45	20.13	22.56
56	MEMO: AGRICULTURAL LOANS	.02	.01	1.06	1.26	.47	.38
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.18	89.59	89.93	90.20	89.85	87.24
59	NONINT. CASH & DUE / AVG. ASSETS	9.41	6.02	5.80	5.94	6.48	8.77
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	20.24	11.76	19.93	10.91	23.14	15.74
61	CASH DIVIDEND / NET INCOME	.00	.00	23.50	20.39	25.14	29.48
62	INTERNAL CAPITAL FORMATION RATE	.00	7.63	9.51	9.73	11.03	9.21
63	EQUITY CAPITAL / AVERAGE ASSETS	28.52	12.48	11.08	9.00	7.21	6.23
64	PRIMARY CAPITAL / AVERAGE ASSETS	28.71	12.61	11.59	9.53	7.78	6.19
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-11.27	2.59	10.57	2.18	11.09	2.72
66	NET INCOME (5 YR COMPOUND)	5.41	14.73	10.34	9.05	22.07	14.87
67	AVERAGE ASSETS (1 YR)	10.65	11.49	11.47	12.84	17.76	13.16
68	AVERAGE ASSETS (5 YR COMPOUND)	11.73	14.02	11.83	14.18	19.57	17.65
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.50	2.06	7.94
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.04	.18	.43	.55

BANK ADMINISTRATION INSTITUTE

SOUTH DAKOTA

PROFIT DISTRIBUTION PROFILE 1986 SOUTH DAKOTA BASED ON 136 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.50	9.04	9.49	9.92	10.21
2	INTEREST EXPENSE*	6.18	5.82	5.51	5.09	4.63
3	NET INTEREST INCOME (FTE)	2.78	3.51	4.04	4.46	5.05
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.12	.19	.27	.40	.55
6	OTHER NONINTEREST INCOME	.06	.10	.19	.36	.54
7	SECURITIES GAINS (LOSSES)	.00	.00	.02	.21	.44
8	SALARIES & EMPLOYEE BENEFITS*	2.13	1.86	1.48	1.18	1.03
9	OCCUPANCY EXPENSES*	.73	.54	.37	.27	.17
10	OTHER NONINTEREST EXPENSE*	1.65	1.15	.93	.68	.55
11	ADJUSTMENTS	.76	.40	.19	.00	-.43
12	RETURN ON ASSETS--NET INCOME	-1.33	.27	.84	1.24	1.76
13	RETURN ON EQUITY--NET INCOME	-16.35	3.30	8.81	12.57	16.79
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.26	9.98	10.43	10.85	11.29
15	BREAK EVEN YIELD*	9.67	9.05	8.52	8.00	7.43
16	YIELD ON LOANS	10.93	11.57	12.01	12.59	13.06
17	YIELD ON INVESTMENT SEC. (FTE)	7.94	8.52	9.16	9.86	10.27
18	RATE ON TIME & SAVINGS DEPOSITS*	7.51	7.25	6.98	6.99	6.37
19	RATE ON TOTAL INTEREST FUNDS*	7.51	7.23	6.98	6.67	6.35
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	6.11	2.97	1.52	.82	.28
21	GROSS CHARGE OFFS*	6.51	3.66	1.67	.85	.39
22	RECOVERIES / GROSS CHARGE OFFS	.55	3.07	9.53	25.19	75.00
23	NET CHARGE OFFS*	5.73	2.98	1.45	.59	.03
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.05	.94	2.13	4.05	9.97
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.07	2.64	1.30	.54	.23
26	NONACCRUAL*	7.26	4.75	1.83	.52	.00
27	RENEGOTIATED*	.22	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	11.86	7.44	3.89	1.73	.94
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	70.19	37.44	17.93	6.98	2.52
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	15.98	24.26	45.01	75.50	203.13
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	.51	8.60	16.10	22.56	33.85
32	ASSETS LESS LIABILITIES 3-6 MOS	-10.76	-7.53	-3.68	1.22	4.76
33	ASSETS LESS LIABILITIES 6-12 MOS	-3.65	-1.23	.95	4.63	9.23
34	ASSETS LESS LIABILITIES >1 YR	9.24	16.07	23.79	31.34	38.77
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	10.31	1.64	-6.44	-16.44	-24.78
36	LIQUID ASSETS / LARGE LIABILITIES	73.19	129.09	227.24	471.80	723.38
37	CORE DEPOSITS / EARNING ASSETS	83.65	86.62	91.03	94.66	97.80
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	36.12	42.90	55.02	65.28	73.20
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	5.84	7.10	9.50	11.79	14.36
41	TOTAL DEMAND DEPOSITS	6.69	7.99	10.52	13.50	16.23
42	SAVINGS DEPOSITS (IPC)	23.28	26.57	29.49	34.54	40.02
43	TIME DEPOSITS (IPC)	41.18	50.18	55.26	58.66	62.40
44	TOTAL TIME & SAVINGS DEPOSITS	61.00	67.25	70.23	75.49	78.63
45	MEMO: TIME DEPOSITS OVER 100M*	11.81	7.84	4.77	2.72	1.42
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	90.30	93.33	96.32	99.31	102.95
48	FED FUNDS PURCHASED & REV. REPOS*	1.49	.09	.00	.00	.00
49	BORROWINGS*	3.15	.49	.00	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.58	2.38	5.39	7.96	12.85
51	INVESTMENT SECURITIES	15.31	27.97	39.86	51.38	59.90
52	TOTAL LOANS, NET OF UNEARNED DISC.	33.33	40.25	53.36	63.66	71.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.81	4.10	6.74	11.11	18.18
54	MEMO: REAL ESTATE LOANS	1.07	2.82	6.22	11.49	18.01
55	MEMO: PERSONAL LOANS	2.24	5.38	8.17	7.75	12.20
56	MEMO: AGRICULTURAL LOANS	7.50	16.49	25.58	35.10	45.56
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.97	89.34	91.82	93.38	94.18
59	NONINT. CASH & DUE / AVG. ASSETS	2.81	3.37	4.47	5.72	7.79
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	47.24	33.77	22.66	10.60	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	10.89	45.42	93.76
62	INTERNAL CAPITAL FORMATION RATE	-19.57	-3.71	4.81	8.93	12.49
63	EQUITY CAPITAL / AVERAGE ASSETS	6.47	7.48	8.94	11.38	13.44
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.16	8.39	9.81	12.50	14.29
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-142.47	-42.43	-8.56	27.54	126.74
66	NET INCOME (5 YR COMPOUND)	-25.05	-8.17	3.28	11.67	23.86
67	AVERAGE ASSETS (1 YR)	-3.79	1.36	4.40	8.19	14.63
68	AVERAGE ASSETS (5 YR COMPOUND)	2.30	4.75	6.98	9.38	13.64
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.36	.10	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	.77	.31	.06	.00	.00

BANK ADMINISTRATION INSTITUTE

SOUTH DAKOTA

MEDIANS BY RESOURCE CLASS FOR 136 BANKS IN SOUTH DAKOTA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.28	9.54	9.54	9.12	9.28	11.77
2	INTEREST EXPENSE*	5.33	5.56	5.65	5.14	5.36	6.32
3	NET INTEREST INCOME (FTE)	3.98	4.19	3.95	3.91	3.74	5.52
4	TRUST INCOME	.00	.00	.00	.02	.02	.00
5	SERVICE CHGS. ON DEPOSITS	.26	.28	.27	.30	.31	.10
6	OTHER NONINTEREST INCOME	.16	.19	.17	.18	.37	2.61
7	SECURITIES GAINS (LOSSES)	.00	.02	.01	.04	.30	.00
8	SALARIES & EMPLOYEE BENEFITS*	1.64	1.65	1.52	1.53	1.36	.79
9	OCCUPANCY EXPENSES*	.38	.43	.36	.33	.34	.31
10	OTHER NONINTEREST EXPENSE*	.93	.89	.90	.95	1.04	2.54
11	ADJUSTMENTS	.14	.09	.07	.02	.13	.64
12	RETURN ON ASSETS--NET INCOME	.94	.80	1.01	.39	1.04	.94
13	RETURN ON EQUITY--NET INCOME	7.79	8.41	10.17	6.43	13.13	11.47
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.10	10.56	10.41	10.29	10.32	12.83
15	BREAK EVEN YIELD*	8.43	8.73	8.20	8.41	8.25	7.49
16	YIELD ON LOANS	11.85	12.09	11.99	11.65	10.99	13.42
17	YIELD ON INVESTMENT SEC. (FTE)	9.37	9.47	9.03	8.72	9.24	7.91
18	RATE ON TIME & SAVINGS DEPOSITS*	6.86	6.98	7.12	6.73	6.86	8.09
19	RATE ON TOTAL INTEREST FUNDS*	6.86	6.98	7.06	6.73	6.82	7.42
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	1.36	1.62	1.49	1.51	1.31	5.80
21	GROSS CHARGE OFFS*	1.80	1.85	1.58	1.54	1.27	5.23
22	RECOVERIES / GROSS CHARGE OFFS	7.27	7.96	11.79	10.80	7.15	12.80
23	NET CHARGE OFFS*	1.33	1.44	1.49	1.47	1.17	4.87
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.94	2.18	3.10	2.28	2.02	1.68
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.94	1.30	1.10	1.57	1.03	1.17
26	NONACCRUAL*	1.42	1.60	2.43	2.97	1.68	1.34
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	3.68	4.16	3.76	4.18	2.88	2.31
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	11.70	15.90	15.89	21.56	21.84	20.63
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	39.72	46.61	51.25	36.68	39.13	106.30
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	20.28	16.30	12.50	15.73	15.82	-16.24
32	ASSETS LESS LIABILITIES 3-6 MOS.	-3.10	-2.75	-3.25	-6.33	-4.75	-3.10
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.13	1.45	1.01	.34	.15	-1.65
34	ASSETS LESS LIABILITIES >1 YR.	16.17	21.71	23.56	27.85	28.28	37.80
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-7.76	-9.72	-6.65	-5.47	4.45	66.91
36	LIQUID ASSETS / LARGE LIABILITIES	320.16	240.25	204.16	250.67	113.81	8.87
37	CORE DEPOSITS / EARNING ASSETS	90.11	91.41	90.95	91.82	91.25	42.15
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	4.32
39	LOANS TO DEPOSITS	48.89	49.98	56.67	55.79	65.00	202.75
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	8.43	10.11	7.59	9.99	11.67	4.82
41	TOTAL DEMAND DEPOSITS	10.04	11.15	8.75	11.89	13.52	5.56
42	SAVINGS DEPOSITS (IPC)	28.60	30.23	28.49	31.60	33.86	12.08
43	TIME DEPOSITS (IPC)	57.14	55.62	56.91	53.30	52.09	35.31
44	TOTAL TIME & SAVINGS DEPOSITS	69.03	69.75	73.27	71.39	71.67	41.02
45	MEMO: TIME DEPOSITS OVER 100M*	2.94	4.76	4.31	4.45	6.82	9.34
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93.73	97.01	96.06	97.88	99.00	51.49
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.34	29.15
49	BORROWINGS*	.00	.00	.32	.11	2.44	45.25
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	8.20	5.72	4.11	4.18	2.00	2.66
51	INVESTMENT SECURITIES	38.27	41.99	41.80	40.51	31.72	4.56
52	TOTAL LOANS, NET OF UNEARNED DISC.	46.60	49.14	54.06	56.12	63.00	82.58
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.51	6.27	6.56	11.50	13.65	6.72
54	MEMO: REAL ESTATE LOANS	4.48	5.13	8.66	12.94	12.64	4.48
55	MEMO: PERSONAL LOANS	3.79	4.55	4.33	7.02	8.00	59.82
56	MEMO: AGRICULTURAL LOANS	31.11	28.44	25.79	18.99	16.29	5.28
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	91.90	91.38	93.09	91.91	88.22	93.69
59	NONINT. CASH & DUE / AVG. ASSETS	4.95	4.54	3.72	4.37	6.31	2.81
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	20.15	22.93	19.61	27.63	10.18	47.24
61	CASH DIVIDEND / NET INCOME	.00	8.20	24.61	1.97	29.23	35.87
62	INTERNAL CAPITAL FORMATION RATE	5.97	4.54	6.38	4.76	8.44	-3.15
63	EQUITY CAPITAL / AVERAGE ASSETS	11.02	9.52	9.07	8.29	6.71	7.21
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.19	10.16	9.59	9.32	7.07	6.88
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-16.67	-16.67	-8.19	2.31	37.64	34.48
66	NET INCOME (5 YR COMPOUND)	1.46	1.47	5.45	1.58	12.42	23.99
67	AVERAGE ASSETS (1 YR)	4.67	3.69	4.80	4.43	4.78	5.11
68	AVERAGE ASSETS (5 YR COMPOUND)	6.37	6.68	7.10	8.43	6.32	24.55
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.56	3.95	3.04
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.05	.06	.12	.27	.15

BANK ADMINISTRATION INSTITUTE

TENNESSEE

PROFIT DISTRIBUTION PROFILE 1986 TENNESSEE BASED ON 282 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8 72	9 12	9 66	10 15	10 68
2	INTEREST EXPENSE*	5 79	5 54	5 29	5 00	4 74
3	NET INTEREST INCOME (FTE)	3 48	3 88	4 33	4 87	5 31
4	TRUST INCOME	00	00	00	00	00
5	SERVICE CHGS. ON DEPOSITS	18	26	39	53	75
6	OTHER NONINTEREST INCOME	07	11	19	31	53
7	SECURITIES GAINS (LOSSES)	00	00	03	17	42
8	SALARIES & EMPLOYEE BENEFITS*	2 11	1 77	1 50	1 30	1 15
9	OCCUPANCY EXPENSES*	73	57	45	34	23
10	OTHER NONINTEREST EXPENSE*	1 65	1 31	1 05	85	67
11	ADJUSTMENTS	81	56	32	11	00
12	RETURN ON ASSETS--NET INCOME	37	87	1 18	1 48	1 80
13	RETURN ON EQUITY--NET INCOME	5 00	10 91	14 49	17 57	21 13
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9 71	10 16	10 67	11 21	11 77
15	BREAK EVEN YIELD*	9 52	8 87	8 40	7 92	7 49
16	YIELD ON LOANS	10 89	11 45	12 20	12 72	13 55
17	YIELD ON INVESTMENT SEC. (FTE)	7 99	8 53	9 18	9 73	10 86
18	RATE ON TIME & SAVINGS DEPOSITS*	7 38	7 06	6 84	6 63	6 48
19	RATE ON TOTAL INTEREST FUNDS*	7 33	7 05	6 82	6 65	6 45
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2 33	1 34	83	44	20
21	GROSS CHARGE OFFS*	2 91	1 70	1 00	49	28
22	RECOVERIES / GROSS CHARGE OFFS	4 92	9 70	17 99	37 88	66 00
23	NET CHARGE OFFS*	2 57	1 31	67	29	16
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1 23	2 44	4 25	8 65	17 59
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2 66	1 71	85	39	15
26	NONACCRUAL*	2 58	1 40	61	20	00
27	RENEGOTIATED*	17	01	00	00	00
28	TOTAL CLASSIFIED LOANS*	4 65	3 00	1 75	97	49
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	27 10	17 08	10 02	4 81	2 27
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26 37	40 49	70 21	126 11	217 33
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-5 47	34	7 26	15 24	22 88
32	ASSETS LESS LIABILITIES 3-6 MOS.	-11 42	-8 31	-5 30	-2 37	92
33	ASSETS LESS LIABILITIES 6-12 MOS.	-1 69	1 56	5 06	9 38	13 02
34	ASSETS LESS LIABILITIES >1 YR	17 19	22 96	31 29	37 65	46 04
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	15 92	7 31	03	-7 93	-16 42
36	LIQUID ASSETS / LARGE LIABILITIES	50 45	82 02	128 49	201 85	390 45
37	CORE DEPOSITS / EARNING ASSETS	76 40	82 55	88 16	92 93	96 55
38	BROKERED DEPOSITS / EARNING ASSETS*	00	00	00	00	00
39	LOANS TO DEPOSITS	39 88	47 19	56 72	66 98	74 88
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8 49	10 19	12 39	15 58	18 74
41	TOTAL DEMAND DEPOSITS	9 99	11 55	13 82	17 12	21 42
42	SAVINGS DEPOSITS (IPC)	17 99	21 27	26 09	30 89	36 02
43	TIME DEPOSITS (IPC)	44 37	50 04	56 06	62 87	67 13
44	TOTAL TIME & SAVINGS DEPOSITS	64 23	69 14	73 62	76 85	80 12
45	MEMO: TIME DEPOSITS OVER 100M*	18 91	13 64	9 39	5 88	2 83
46	DEPOSITS IN FOREIGN OFFICES*	00	00	00	00	00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	93 19	95 51	97 99	99 93	102 70
48	FED FUNDS PURCHASED & REV. REPOS*	2 85	45	00	00	00
49	BORROWINGS*	3 66	1 25	03	00	00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2 02	3 05	5 16	8 52	13 20
51	INVESTMENT SECURITIES	15 18	22 52	33 04	45 08	52 37
52	TOTAL LOANS, NET OF UNEARNED DISC.	38 21	45 74	56 17	66 19	74 36
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2 38	4 41	7 70	13 11	19 14
54	MEMO: REAL ESTATE LOANS	13 58	17 49	22 71	28 82	36 43
55	MEMO: PERSONAL LOANS	8 60	11 48	16 28	22 11	29 26
56	MEMO: AGRICULTURAL LOANS	05	28	1 12	2 88	5 95
57	MEMO: FOREIGN LOANS	00	00	00	00	00
58	EARNING ASSETS / AVERAGE ASSETS	87 99	89 59	91 36	92 58	93 51
59	NONINT. CASH & DUE / AVG. ASSETS	3 42	4 06	5 07	6 22	7 69
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	40 82	32 94	23 06	10 42	00
61	CASH DIVIDEND / NET INCOME	-00	5 93	25 42	41 78	68 01
62	INTERNAL CAPITAL FORMATION RATE	-1 92	5 48	9 81	13 69	16 25
63	EQUITY CAPITAL / AVERAGE ASSETS	6 14	6 94	7 96	9 37	11 04
64	PRIMARY CAPITAL / AVERAGE ASSETS	6 82	7 49	8 57	9 92	11 69
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-41 20	-9 39	6 29	31 79	85 16
66	NET INCOME (5 YR COMPOUND)	-3 17	7 06	15 35	23 99	39 37
67	AVERAGE ASSETS (1 YR)	2 28	5 32	8 19	12 20	19 71
68	AVERAGE ASSETS (5 YR COMPOUND)	4 42	7 04	9 58	12 50	17 55
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4 31	61	00	00	00
70	OTHER COMMITMENTS & CONTINGENCIES*	1 49	61	19	00	00

BANK ADMINISTRATION INSTITUTE

TENNESSEE

MEDIANS BY RESOURCE CLASS FOR 282 BANKS IN TENNESSEE

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.73	9.95	9.55	9.54	9.85	8.67
2	INTEREST EXPENSE*	4.28	5.34	5.01	5.30	5.27	4.72
3	NET INTEREST INCOME (FTE)	4.70	4.61	4.53	4.14	4.66	3.91
4	TRUST INCOME	.00	.00	.00	.00	.00	.22
5	SERVICE CHGS. ON DEPOSITS	.54	.46	.34	.36	.43	.41
6	OTHER NONINTEREST INCOME	.21	.20	.19	.17	.18	.55
7	SECURITIES GAINS/(LOSSES)	.00	.01	.06	.03	.02	.09
8	SALARIES & EMPLOYEE BENEFITS*	2.21	1.99	1.47	1.45	1.44	1.62
9	OCCUPANCY EXPENSES*	.60	.46	.40	.45	.49	.45
10	OTHER NONINTEREST EXPENSE*	1.61	1.14	1.02	1.02	.99	1.44
11	ADJUSTMENTS	.00	.34	.37	.36	.31	.21
12	RETURN ON ASSETS--NET INCOME	.71	1.17	1.26	1.21	1.14	.88
13	RETURN ON EQUITY--NET INCOME	5.06	14.59	14.45	14.00	15.64	44.57
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.85	10.83	10.45	10.48	10.92	10.39
15	BREAK EVEN YIELD*	9.10	8.72	8.38	8.30	8.23	7.74
16	YIELD ON LOANS	13.04	12.59	12.21	12.06	11.63	10.43
17	YIELD ON INVESTMENT SEC. (FTE)	8.16	9.11	9.07	8.87	10.49	10.58
18	RATE ON TIME & SAVINGS DEPOSITS*	6.78	6.88	6.85	6.85	6.77	6.75
19	RATE ON TOTAL INTEREST FUNDS*	6.78	6.88	6.84	6.85	6.76	6.70
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.77	.88	.89	.82	.76	.79
21	GROSS CHARGE OFFS*	2.07	1.13	.99	.73	.71	.71
22	RECOVERIES / GROSS CHARGE OFFS	9.31	24.20	17.98	21.09	14.78	14.72
23	NET CHARGE OFFS*	1.61	.83	.70	.59	.61	.61
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.93	3.52	4.43	5.20	4.89	3.64
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	.66	1.33	.96	.66	.76	.42
26	NONACCRUAL*	.00	.48	.71	.52	.61	1.16
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.09
28	TOTAL CLASSIFIED LOANS*	.88	2.09	1.92	1.94	1.58	1.68
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	2.90	12.21	10.64	7.98	9.43	11.98
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	134.55	51.61	68.90	72.53	75.20	78.15
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	26.80	7.86	3.59	-5.52	-8.77	15.04
32	ASSETS LESS LIABILITIES 3-6 MOS.	-2.66	-6.00	-4.67	-5.59	-5.43	-3.98
33	ASSETS LESS LIABILITIES 6-12 MOS.	.00	7.37	5.55	4.89	3.59	.51
34	ASSETS LESS LIABILITIES >1 YR.	13.63	27.80	32.10	31.85	33.78	24.96
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	3.83	-1.35	-3.78	-1.09	3.12	22.65
36	LIQUID ASSETS / LARGE LIABILITIES	145.38	147.87	148.80	142.77	109.05	57.22
37	CORE DEPOSITS / EARNING ASSETS	84.52	89.85	89.22	87.83	86.33	77.68
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	61.42	59.15	54.08	53.26	63.22	79.55
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	12.87	11.76	12.04	11.92	13.45	17.03
41	TOTAL DEMAND DEPOSITS	15.11	13.04	13.35	13.13	14.88	21.33
42	SAVINGS DEPOSITS (IPC)	18.85	24.49	25.63	25.99	30.90	20.87
43	TIME DEPOSITS (IPC)	59.30	61.52	57.64	58.34	50.92	55.52
44	TOTAL TIME & SAVINGS DEPOSITS	54.09	74.88	73.92	75.29	72.55	58.44
45	MEMO: TIME DEPOSITS OVER 100M*	7.63	8.42	8.24	9.39	10.72	13.01
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.12	98.69	98.27	98.18	97.37	91.22
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.59	14.24
49	BORROWINGS*	.00	.00	.02	.04	1.25	14.46
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	10.93	7.13	5.33	4.83	3.56	3.66
51	INVESTMENT SECURITIES	14.41	29.41	36.39	40.81	34.64	19.16
52	TOTAL LOANS - NET OF UNEARNED DISC.	40.05	58.40	52.55	51.72	58.93	72.63
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.10	6.66	6.59	6.95	10.99	25.62
54	MEMO: REAL ESTATE LOANS	16.46	22.69	22.63	23.80	25.96	17.80
55	MEMO: PERSONAL LOANS	11.26	19.09	16.54	15.84	15.77	13.00
56	MEMO: AGRICULTURAL LOANS	.43	1.85	1.65	1.36	.30	.33
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.02
58	EARNING ASSETS / AVERAGE ASSETS	88.42	91.40	91.89	91.49	91.21	86.44
59	NONINT. CASH & DUE / AVG. ASSETS	8.37	5.14	4.75	4.84	5.10	8.85
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	22.32	26.68	26.05	23.04	18.18	14.76
61	CASH DIVIDEND / NET INCOME	10.34	13.14	20.74	26.77	32.98	59.05
62	INTERNAL CAPITAL FORMATION RATE	4.19	11.59	10.13	9.71	10.08	6.13
63	EQUITY CAPITAL / AVERAGE ASSETS	11.77	8.01	8.22	8.17	7.56	6.51
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.75	8.73	8.78	8.64	8.15	6.96
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-34.33	17.06	4.52	8.61	4.67	24.65
66	NET INCOME (5 YR COMPOUND)	2.56	15.78	11.81	15.10	16.23	22.24
67	AVERAGE ASSETS (1 YR)	3.50	8.89	6.79	7.53	9.20	8.94
68	AVERAGE ASSETS (5 YR COMPOUND)	7.35	8.21	8.63	9.57	11.66	11.19
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	1.70	18.80
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.01	.17	.16	.53	2.15

BANK ADMINISTRATION INSTITUTE

TEXAS

PROFIT DISTRIBUTION PROFILE 1986 TEXAS BASED ON 1953 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	7.86	8.49	9.09	9.68	10.16
2	INTEREST EXPENSE*	6.05	5.68	5.25	4.82	4.39
3	NET INTEREST INCOME (FTE)	2.72	3.29	3.83	4.32	4.82
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.21	.35	.54	.81	1.19
6	OTHER NONINTEREST INCOME	.07	.12	.21	.34	.54
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.21	.59
8	SALARIES & EMPLOYEE BENEFITS*	2.54	2.00	1.64	1.31	1.08
9	OCCUPANCY EXPENSES*	1.21	.81	.54	.36	.25
10	OTHER NONINTEREST EXPENSE*	2.25	1.69	1.28	.98	.77
11	ADJUSTMENTS	.50	.22	.00	-.02	-.53
12	RETURN ON ASSETS--NET INCOME	-2.92	-.87	.35	.94	1.39
13	RETURN ON EQUITY--NET INCOME	-34.90	-9.68	4.44	11.43	16.16
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	8.93	9.56	10.21	10.79	11.36
15	BREAK EVEN YIELD*	11.15	9.79	8.80	8.05	7.51
16	YIELD ON LOANS	9.89	10.67	11.48	12.20	12.97
17	YIELD ON INVESTMENT SEC. (FTE)	6.50	7.83	8.91	9.96	11.25
18	RATE ON TIME & SAVINGS DEPOSITS*	7.68	7.37	7.05	6.75	6.47
19	RATE ON TOTAL INTEREST FUNDS*	7.67	7.38	7.05	6.75	6.46
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	5.35	3.07	1.61	.82	.38
21	GROSS CHARGE OFFS*	5.16	2.96	1.48	.68	.25
22	RECOVERIES / GROSS CHARGE OFFS	.81	3.57	8.58	18.77	38.99
23	NET CHARGE OFFS*	4.54	2.61	1.26	.52	.14
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.20	.65	1.72	3.68	7.74
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.62	1.50	.70	.27	.04
26	NONACCRUAL*	4.57	2.59	1.19	.39	.00
27	RENEGOTIATED*	.10	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	6.58	4.19	2.31	1.03	.32
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	50.77	27.99	13.91	5.45	1.18
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	26.89	38.38	58.67	105.76	227.05
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	3.05	11.32	20.96	30.98	40.88
32	ASSETS LESS LIABILITIES 3-6 MOS.	-9.59	-7.06	-3.99	-.97	2.24
33	ASSETS LESS LIABILITIES 6-12 MOS.	-5.11	-1.83	.82	4.16	7.94
34	ASSETS LESS LIABILITIES >1 YR.	6.57	12.54	21.34	30.71	39.81
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	43.13	31.78	17.11	4.02	-8.29
36	LIQUID ASSETS / LARGE LIABILITIES	18.02	26.24	42.46	76.92	120.27
37	CORE DEPOSITS / EARNING ASSETS	53.16	65.46	75.06	83.38	89.76
38	BROKERED DEPOSITS / EARNING ASSETS*	.21	.00	.00	.00	.00
39	LOANS TO DEPOSITS	38.37	50.96	63.82	73.76	82.04
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	9.02	11.55	15.09	19.12	23.97
41	TOTAL DEMAND DEPOSITS	10.77	13.37	17.27	21.90	26.77
42	SAVINGS DEPOSITS (IPC)	17.86	22.50	28.03	33.72	39.73
43	TIME DEPOSITS (IPC)	39.27	46.09	53.27	59.92	65.59
44	TOTAL TIME & SAVINGS DEPOSITS	61.80	67.82	73.01	78.04	82.66
45	MEMO: TIME DEPOSITS OVER 100M*	43.27	34.81	24.87	16.42	10.78
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.89	96.80	100.00	103.37	107.09
48	FED FUNDS PURCHASED & REV. REPOS*	1.65	.31	.00	.00	.00
49	BORROWINGS*	2.93	.93	.12	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.38	4.53	7.87	13.32	24.70
51	INVESTMENT SECURITIES	2.28	7.53	16.33	29.40	42.29
52	TOTAL LOANS NET OF UNEARNED DISC.	37.50	50.15	63.45	75.14	83.01
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.30	11.40	17.10	24.69	32.08
54	MEMO: REAL ESTATE LOANS	7.43	14.39	22.91	32.24	40.09
55	MEMO: PERSONAL LOANS	5.65	8.75	13.58	19.21	26.60
56	MEMO: AGRICULTURAL LOANS	.00	.00	.21	3.71	10.42
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	84.36	87.43	89.74	91.81	93.92
59	NONINT. CASH & DUE / AVG. ASSETS	3.78	4.63	5.99	7.84	9.74
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	49.27	34.57	13.29	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	52.33	127.44
62	INTERNAL CAPITAL FORMATION RATE	-37.65	-13.23	-.03	6.04	10.86
63	EQUITY CAPITAL / AVERAGE ASSETS	5.43	6.35	7.91	10.03	13.70
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.43	7.25	8.71	10.79	14.43
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-380.72	-100.00	-27.07	10.96	82.86
66	NET INCOME (5 YR COMPOUND)	-31.72	-15.61	-1.12	9.42	21.38
67	AVERAGE ASSETS (1 YR)	-5.63	.47	6.39	15.42	38.45
68	AVERAGE ASSETS (5 YR COMPOUND)	3.03	6.29	10.00	15.16	22.52
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	7.07	3.87	1.29	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.67	1.23	.44	.07	.00

BANK ADMINISTRATION INSTITUTE

TEXAS

MEDIANS BY RESOURCE CLASS FOR 1958 BANKS IN TEXAS

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.50	9.40	9.22	8.94	8.91	7.92
2	INTEREST EXPENSE*	4.51	5.23	5.34	5.26	5.24	5.20
3	NET INTEREST INCOME (FTE)	3.95	4.02	3.88	3.68	3.70	2.69
4	TRUST INCOME	.00	.00	.00	.00	.00	.25
5	SERVICE CHGS. ON DEPOSITS	.49	.62	.57	.56	.45	.20
6	OTHER NONINTEREST INCOME	.18	.20	.20	.21	.23	.36
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.02	.03	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.51	1.91	1.69	1.52	1.32	1.05
9	OCCUPANCY EXPENSES*	.72	.67	.56	.49	.41	.31
10	OTHER NONINTEREST EXPENSE*	1.82	1.49	1.28	1.17	1.12	1.03
11	ADJUSTMENTS	.00	.00	.00	.01	.00	.00
12	RETURN ON ASSETS--NET INCOME	-.70	.13	.42	.55	.48	-.01
13	RETURN ON EQUITY--NET INCOME	-2.30	1.65	5.44	6.81	6.75	-.03
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.06	10.54	10.35	9.96	10.06	9.27
15	BREAK-EVEN YIELD*	9.93	9.54	8.95	8.46	8.15	7.61
16	YIELD ON LOANS	11.91	12.03	11.99	11.20	10.69	9.45
17	YIELD ON INVESTMENT SEC. (FTE)	8.27	8.70	8.75	8.66	10.70	10.64
18	RATE ON TIME & SAVINGS DEPOSITS*	6.82	7.12	7.08	7.09	7.00	7.05
19	RATE ON TOTAL INTEREST FUNDS*	6.82	7.11	7.08	7.05	6.99	6.99
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	1.02	1.53	1.62	1.63	1.80	2.34
21	GROSS CHARGE OFFS*	.77	1.37	1.47	1.58	1.57	1.33
22	RECOVERIES / GROSS CHARGE OFFS	6.45	9.27	8.64	8.30	8.26	6.95
23	NET CHARGE OFFS*	.45	1.10	1.25	1.37	1.39	1.26
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.83	1.41	1.81	1.85	1.95	1.46
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.55	.71	.72	.76	.63	.51
26	NONACCRUAL*	.10	.73	1.14	1.37	1.80	4.03
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	1.44	1.86	2.21	2.54	2.84	4.89
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	3.54	9.54	13.07	16.24	21.51	43.00
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	71.05	70.22	62.46	53.71	50.03	43.95
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS.	26.45	19.27	20.84	20.86	23.16	16.63
32	ASSETS LESS LIABILITIES 3-6 MOS.	-1.07	-3.71	-3.86	-4.09	-5.24	-4.12
33	ASSETS LESS LIABILITIES 6-12 MOS.	1.94	1.25	1.22	.84	.21	-.29
34	ASSETS LESS LIABILITIES >1 YR.	16.21	21.37	21.73	23.09	20.24	17.25
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	4.97	12.72	16.18	16.73	26.60	50.57
36	LIQUID ASSETS / LARGE LIABILITIES	59.51	48.07	46.14	45.31	39.47	24.28
37	CORE DEPOSITS / EARNING ASSETS	73.94	77.06	76.06	75.93	71.23	53.44
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	59.92	64.28	64.41	61.46	64.86	79.87
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	15.30	14.50	14.66	15.91	16.28	12.73
41	TOTAL DEMAND DEPOSITS	18.32	16.19	16.84	18.03	18.70	18.91
42	SAVINGS DEPOSITS (IPC)	22.23	27.55	28.83	29.21	27.84	20.61
43	TIME DEPOSITS (IPC)	50.58	54.89	53.66	52.54	53.16	47.60
44	TOTAL TIME & SAVINGS DEPOSITS	65.75	73.90	73.90	72.94	72.66	62.22
45	MEMO: TIME DEPOSITS OVER 100M*	22.54	23.59	23.99	23.90	27.74	34.78
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	96.85	99.67	100.55	100.42	100.21	91.22
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.35	11.93
49	BORROWINGS*	.00	.00	.00	.33	1.12	15.60
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	11.93	7.60	7.19	7.19	9.96	8.92
51	INVESTMENT SECURITIES	11.82	15.78	17.39	18.98	14.30	11.78
52	TOTAL LOANS, NET OF UNEARNED DISC.	57.68	64.29	64.53	61.90	64.25	72.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	12.04	16.16	17.12	17.69	17.67	26.09
54	MEMO: REAL ESTATE LOANS	13.60	20.08	24.16	22.95	27.84	23.80
55	MEMO: PERSONAL LOANS	15.40	16.01	14.49	12.26	11.11	5.32
56	MEMO: AGRICULTURAL LOANS	1.63	1.08	.52	.10	.05	.54
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.56
58	EARNING ASSETS / AVERAGE ASSETS	86.65	89.33	89.88	90.17	90.00	87.80
59	NONINT. CASH & DUE / AVG. ASSETS	7.30	6.07	5.84	5.73	6.04	8.87
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	16.01	18.92	26.92	2.35
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	12.33	26.57	4.18
62	INTERNAL CAPITAL FORMATION RATE	-4.35	-.49	.30	-.98	-1.99	-8.38
63	EQUITY CAPITAL / AVERAGE ASSETS	14.29	9.03	8.10	7.56	6.57	5.93
64	PRIMARY CAPITAL / AVERAGE ASSETS	14.90	9.73	8.85	8.32	7.44	6.75
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-18.87	-11.83	-24.34	-30.56	-38.03	-63.77
66	NET INCOME (5 YR COMPOUND)	-7.63	-1.05	-.58	-1.52	-.26	-6.03
67	AVERAGE ASSETS (1 YR)	5.32	7.44	6.79	6.07	6.08	3.44
68	AVERAGE ASSETS (5 YR COMPOUND)	6.41	9.45	10.39	10.31	10.11	11.14
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.06	.47	1.24	1.76	3.22	14.44
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.21	.46	.56	.88	4.81

BANK ADMINISTRATION INSTITUTE

UTAH

PROFIT DISTRIBUTION PROFILE 1986 UTAH BASED ON 55 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.58	9.08	9.60	10.89	12.41
2	INTEREST EXPENSE*	6.88	5.37	4.91	4.42	3.87
3	NET INTEREST INCOME (FTE)	3.41	4.16	4.85	5.62	7.76
4	TRUST INCOME	.00	.00	.00	.00	.09
5	SERVICE CHGS. ON DEPOSITS	.08	.45	.66	.90	1.29
6	OTHER NONINTEREST INCOME	.10	.18	.32	.50	.98
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.05	.27
8	SALARIES & EMPLOYEE BENEFITS*	3.12	2.56	2.13	1.75	1.27
9	OCCUPANCY EXPENSES*	1.58	1.02	.71	.50	.27
10	OTHER NONINTEREST EXPENSE*	2.72	2.15	1.80	1.40	1.02
11	ADJUSTMENTS	.87	.34	.05	.00	-.21
12	RETURN ON ASSETS--NET INCOME	-.87	.09	.62	1.02	1.53
13	RETURN ON EQUITY--NET INCOME	-10.01	.99	7.19	11.36	18.34
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.14	10.62	11.48	12.36	13.48
15	BREAK EVEN YIELD*	12.61	11.12	9.98	8.89	7.94
16	YIELD ON LOANS	11.18	12.05	13.04	13.90	14.93
17	YIELD ON INVESTMENT SEC. (FTE)	5.63	7.89	8.78	9.53	11.32
18	RATE ON TIME & SAVINGS DEPOSITS*	9.11	7.19	6.89	6.53	6.02
19	RATE ON TOTAL INTEREST FUNDS*	7.84	7.15	6.85	6.53	6.01
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	2.45	1.74	1.08	.62	.32
21	GROSS CHARGE OFFS*	2.82	1.66	1.11	.77	.43
22	RECOVERIES / GROSS CHARGE OFFS	3.19	4.64	9.22	18.65	49.94
23	NET CHARGE OFFS*	2.51	1.54	1.02	.54	.20
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.01	1.07	2.20	3.84	7.68
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.76	3.13	1.61	.97	.36
26	NONACCRUAL*	4.58	3.62	1.74	.75	.11
27	RENEGOTIATED*	.06	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	9.07	5.70	3.94	2.57	1.82
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	65.58	40.82	27.76	15.29	10.15
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.19	19.73	29.42	47.30	78.56
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	.50	12.08	21.61	32.10	41.43
32	ASSETS LESS LIABILITIES 0-6 MOS.	-6.23	-4.50	-1.98	-.21	2.67
33	ASSETS LESS LIABILITIES 0-12 MOS.	-5.03	-.66	1.53	3.29	7.16
34	ASSETS LESS LIABILITIES >1 YR.	8.87	15.29	23.07	33.55	44.52
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	28.39	16.98	7.74	.63	-8.04
36	LIQUID ASSETS / LARGE LIABILITIES	50.97	57.40	89.37	151.35	274.90
37	CORE DEPOSITS / EARNING ASSETS	75.33	83.69	91.40	97.71	102.08
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	54.12	66.39	73.55	78.78	89.17
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	2.78	13.87	16.34	22.49	31.96
41	TOTAL DEMAND DEPOSITS	2.95	15.98	19.68	25.54	34.13
42	SAVINGS DEPOSITS (IPC)	26.83	32.72	40.74	45.12	48.82
43	TIME DEPOSITS (IPC)	27.44	33.99	39.41	45.33	56.11
44	TOTAL TIME & SAVINGS DEPOSITS	55.61	61.07	69.73	74.20	81.40
45	MEMO: TIME DEPOSITS OVER 100M*	19.94	14.98	9.08	5.54	3.43
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	86.18	92.83	101.93	107.04	113.23
48	FED FUNDS PURCHASED & REV. REPOS*	5.93	.61	.00	.00	.00
49	BORROWINGS*	9.88	4.85	1.13	.18	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.45	3.90	7.75	13.77	20.73
51	INVESTMENT SECURITIES	.30	2.33	10.10	19.45	31.01
52	TOTAL LOANS, NET OF UNEARNED DISC.	51.87	67.22	76.23	81.98	87.46
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	4.12	9.24	17.62	25.77	32.91
54	MEMO: REAL ESTATE LOANS	9.41	18.66	30.52	39.81	50.55
55	MEMO: PERSONAL LOANS	7.78	12.77	16.36	21.83	31.68
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	1.69	9.86
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	81.00	83.05	86.37	90.11	94.06
59	NONINT. CASH & DUE / AVG. ASSETS	3.11	4.75	7.18	9.88	11.50
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	54.28	40.78	21.03	.00	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	13.45	43.75	63.24
62	INTERNAL CAPITAL FORMATION RATE	-11.28	.16	5.93	8.13	14.41
63	EQUITY CAPITAL / AVERAGE ASSETS	5.36	6.77	8.30	11.18	14.29
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.72	7.30	9.04	11.69	15.48
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-93.26	-23.31	-3.97	22.37	124.51
66	NET INCOME (5 YR COMPOUND)	-33.36	-15.96	4.38	13.60	21.53
67	AVERAGE ASSETS (1 YR)	-6.27	-2.45	6.23	12.44	16.92
68	AVERAGE ASSETS (5 YR COMPOUND)	-2.72	1.03	6.95	11.75	18.98
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	9.53	5.55	2.12	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.33	1.06	.34	.00	.00

BANK ADMINISTRATION INSTITUTE

UTAH

MEDIANS BY RESOURCE CLASS FOR 56 BANKS IN UTAH

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.83	10.06	9.55	10.00	8.68	8.74
2	INTEREST EXPENSE*	5.34	5.10	5.47	4.94	5.36	4.85
3	NET INTEREST INCOME (FTE)	5.41	4.80	5.37	5.11	3.82	4.10
4	TRUST INCOME	.00	.00	.00	.00	.03	.12
5	SERVICE CHGS. ON DEPOSITS	.63	.70	.70	.67	.18	.54
6	OTHER NONINTEREST INCOME	.30	.34	.28	.28	.33	.50
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.00	.04	.08
8	SALARIES & EMPLOYEE BENEFITS*	2.63	2.28	2.46	2.08	1.70	1.79
9	OCCUPANCY EXPENSES*	1.55	.74	.71	.62	.53	.59
10	OTHER NONINTEREST EXPENSE*	2.63	1.80	1.87	1.53	1.91	1.45
11	ADJUSTMENTS	.00	.00	.19	.28	.08	-.30
12	RETURN ON ASSETS--NET INCOME	-.54	.56	.85	1.34	.00	.58
13	RETURN ON EQUITY--NET INCOME	-5.59	6.43	8.82	12.35	.22	8.53
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.66	11.82	11.63	11.09	10.59	10.33
15	BREAK EVEN YIELD*	11.97	10.28	9.43	9.42	10.49	8.63
16	YIELD ON LOANS	13.74	13.37	12.53	12.74	13.11	10.82
17	YIELD ON INVESTMENT SEC. (FTE)	8.45	8.33	9.42	9.04	7.98	9.66
18	RATE ON TIME & SAVINGS DEPOSITS*	7.00	6.96	6.74	6.81	7.05	6.70
19	RATE ON TOTAL INTEREST FUNDS*	7.05	6.99	6.74	6.75	7.11	6.67
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	.99	1.12	1.05	1.02	1.18	1.37
21	GROSS CHARGE OFFS*	1.36	1.02	1.08	.95	1.09	1.20
22	RECOVERIES / GROSS CHARGE OFFS	9.52	14.34	8.04	9.46	6.76	6.55
23	NET CHARGE OFFS*	1.20	.93	1.04	.79	1.02	1.09
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.08	1.56	2.55	4.06	.94	2.08
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.01	2.80	1.52	1.73	1.15	1.06
26	NONACCRUAL*	.83	2.31	1.27	1.26	1.80	2.00
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	2.71	5.85	3.23	4.02	3.37	3.75
29	TOT CLASS. LOANS / PRIMARY CAPITAL*	20.03	30.15	24.89	18.27	21.65	29.76
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	29.64	21.45	36.09	29.13	56.49	39.52
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	14.94	-21.40	32.01	16.19	21.58	23.42
32	ASSETS LESS LIABILITIES 3-6 MOS	-.28	-1.06	-1.16	-2.09	-4.35	-3.13
33	ASSETS LESS LIABILITIES 6-12 MOS	.75	1.69	2.32	1.89	.96	-.11
34	ASSETS LESS LIABILITIES >1 YR	29.59	18.23	23.29	38.40	18.24	25.15
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-.67	6.55	8.85	4.62	24.10	29.25
36	LIQUID ASSETS / LARGE LIABILITIES	156.57	87.37	91.38	129.26	36.28	55.79
37	CORE DEPOSITS / EARNING ASSETS	97.83	91.87	92.48	92.35	81.39	75.53
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	67.07	74.40	75.38	63.52	70.19	76.36
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	16.09	15.69	17.17	16.44	9.57	17.37
41	TOTAL DEMAND DEPOSITS	22.17	18.16	20.67	18.95	12.56	22.73
42	SAVINGS DEPOSITS (IPC)	46.65	40.12	45.75	44.07	34.99	36.97
43	TIME DEPOSITS (IPC)	35.19	42.73	34.82	36.38	50.88	38.07
44	TOTAL TIME & SAVINGS DEPOSITS	71.77	79.58	69.75	69.38	69.88	69.91
45	MEMO: TIME DEPOSITS OVER 100M*	8.68	11.58	10.85	6.38	9.53	17.03
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.01	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	106.63	105.55	104.26	99.61	87.89	96.92
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	1.27	8.92
49	BORROWINGS*	1.06	.42	.80	.50	9.95	9.83
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	7.20	9.13	8.23	7.14	7.09	2.65
51	INVESTMENT SECURITIES	7.74	9.28	8.33	30.85	7.10	12.48
52	TOTAL LOANS NET OF UNEARNED DISC	71.77	78.53	82.15	63.28	76.03	74.01
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	21.05	21.04	10.95	12.74	7.88	20.89
54	MEMO: REAL ESTATE LOANS	32.49	26.43	39.89	26.81	25.17	28.27
55	MEMO: PERSONAL LOANS	22.95	16.72	15.97	14.88	11.48	14.57
56	MEMO: AGRICULTURAL LOANS	.00	.19	.01	.72	.00	.79
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.03
58	EARNING ASSETS / AVERAGE ASSETS	81.57	85.98	85.15	89.17	87.19	86.54
59	NONINT. CASH & DUE / AVG. ASSETS	11.36	6.79	7.93	5.92	4.95	9.42
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	.00	35.11	22.09	44.87	16.49
61	CASH DIVIDEND / NET INCOME	.00	11.48	34.19	17.18	.00	45.12
62	INTERNAL CAPITAL FORMATION RATE	-5.59	5.79	6.13	8.04	.22	4.69
63	EQUITY CAPITAL / AVERAGE ASSETS	11.17	8.14	8.22	10.51	8.15	6.30
64	PRIMARY CAPITAL / AVERAGE ASSETS	12.80	9.01	9.03	11.12	7.46	7.03
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-11.37	-11.80	-5.83	3.80	-32.10	-22.36
66	NET INCOME (5 YR COMPOUND)	6.10	-3.06	10.38	15.24	-1.74	4.56
67	AVERAGE ASSETS (1 YR)	-5.28	2.41	10.09	10.67	-.56	9.77
68	AVERAGE ASSETS (5 YR COMPOUND)	-2.16	2.54	6.95	9.32	3.57	8.50
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.92	1.74	4.00	1.28	1.59	11.01
70	OTHER COMMITMENTS & CONTINGENCIES*	.23	.27	.35	.30	.17	1.45

BANK ADMINISTRATION INSTITUTE

VERMONT

PROFIT DISTRIBUTION PROFILE 1986 VERMONT BASED ON 25 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	9.01	9.49	9.81	10.28	10.54
2	INTEREST EXPENSE*	6.29	5.62	5.43	5.30	4.92
3	NET INTEREST INCOME (FTE)	3.88	4.12	4.28	4.53	5.09
4	TRUST INCOME	.00	.00	.00	.15	.28
5	SERVICE CHGS. ON DEPOSITS	.15	.23	.26	.34	.38
6	OTHER NONINTEREST INCOME	.10	.14	.22	.45	.63
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.17	.37
8	SALARIES & EMPLOYEE BENEFITS*	2.09	1.83	1.98	1.53	1.41
9	OCCUPANCY EXPENSES*	.66	.61	.52	.68	.57
10	OTHER NONINTEREST EXPENSE*	1.40	1.24	1.11	.99	.87
11	ADJUSTMENTS	.55	.47	.35	.19	.08
12	RETURN ON ASSETS--NET INCOME	.89	.97	1.06	1.26	1.44
13	RETURN ON EQUITY--NET INCOME	10.38	11.67	14.22	16.70	20.77
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.83	10.46	10.99	11.13	11.73
15	BREAK EVEN YIELD*	9.53	9.23	8.75	8.59	8.31
16	YIELD ON LOANS	11.08	11.22	11.52	12.21	12.38
17	YIELD ON INVESTMENT SEC. (FTE)	6.96	7.39	8.70	9.25	10.19
18	RATE ON TIME & SAVINGS DEPOSITS*	7.63	7.32	7.04	6.83	6.63
19	RATE ON TOTAL INTEREST FUNDS*	7.64	7.31	7.02	6.82	6.62
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	.64	.52	.37	.21	.06
21	GROSS CHARGE OFFS*	.71	.47	.36	.20	.08
22	RECOVERIES / GROSS CHARGE OFFS	6.32	10.25	16.81	36.83	47.00
23	NET CHARGE OFFS*	.62	.40	.25	.10	.06
24	EARNINGS COVERAGE OF NET CHARGE OFFS	2.67	4.95	7.79	18.40	25.54
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.57	1.23	1.00	.69	.25
26	NONACCRUAL*	1.15	1.06	.54	.31	.06
27	RENEGOTIATED*	.18	.06	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.91	2.47	1.99	1.39	.66
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	25.64	22.34	14.55	10.69	3.49
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	19.85	32.05	44.68	66.36	112.25
	INTEREST SENSITIIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	8.20	13.66	23.31	28.31	30.42
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.59	-2.99	-1.11	1.70	3.80
33	ASSETS LESS LIABILITIES 6-12 MOS.	-3.08	-1.12	.85	3.79	6.03
34	ASSETS LESS LIABILITIES >1 YR.	16.83	23.05	27.67	37.59	44.61
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	10.81	4.73	.35	-10.70	-14.73
36	LIQUID ASSETS / LARGE LIABILITIES	66.22	93.79	182.45	272.64	494.24
37	CORE DEPOSITS / EARNING ASSETS	86.86	89.90	92.89	94.88	96.12
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	63.15	70.45	78.16	84.95	88.86
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.36	10.15	12.17	13.94	16.46
41	TOTAL DEMAND DEPOSITS	10.69	12.31	14.59	16.21	19.83
42	SAVINGS DEPOSITS (IPC)	31.32	38.07	40.60	46.62	51.46
43	TIME DEPOSITS (IPC)	31.08	34.36	42.19	46.05	53.57
44	TOTAL TIME & SAVINGS DEPOSITS	69.10	70.84	75.80	78.56	81.82
45	MEMO: TIME DEPOSITS OVER $100M*	9.14	7.36	5.21	3.56	1.63
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.93	96.49	98.13	99.04	100.06
48	FED FUNDS PURCHASED & REV. REPOS*	1.89	1.38	.90	.00	.00
49	BORROWINGS*	3.68	2.39	.78	.14	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.16	1.67	3.43	5.73	12.16
51	INVESTMENT SECURITIES	8.41	9.55	16.68	21.11	26.14
52	TOTAL LOANS, NET OF UNEARNED DISC.	60.27	68.75	75.83	83.36	86.87
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	5.65	12.09	17.59	22.01	24.82
54	MEMO: REAL ESTATE LOANS	29.44	33.79	38.41	44.43	48.68
55	MEMO: PERSONAL LOANS	7.49	10.80	14.41	16.41	21.78
56	MEMO: AGRICULTURAL LOANS	.00	.04	.32	2.71	4.59
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	90.38	91.08	91.95	93.07	93.76
59	NONINT. CASH & DUE / AVG. ASSETS	3.94	4.17	5.20	6.16	6.68
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	33.09	26.77	21.93	13.67	7.35
61	CASH DIVIDEND / NET INCOME	19.76	22.74	39.76	54.06	61.89
62	INTERNAL CAPITAL FORMATION RATE	4.18	6.13	9.11	11.92	14.83
63	EQUITY CAPITAL / AVERAGE ASSETS	6.48	6.71	7.10	8.00	10.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.02	7.25	7.42	8.46	10.50
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-18.56	-1.68	10.77	20.91	33.49
66	NET INCOME (5 YR COMPOUND)	-.53	10.89	15.40	20.03	32.82
67	AVERAGE ASSETS (1 YR)	9.11	11.10	13.72	15.09	20.08
68	AVERAGE ASSETS (5 YR COMPOUND)	7.41	9.45	12.29	13.77	16.32
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	4.48	2.93	1.99	.38	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.11	.86	.38	.18	.00

BANK ADMINISTRATION INSTITUTE

VERMONT

MEDIANS BY RESOURCE CLASS FOR 25 BANKS IN VERMONT

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	N/A	N/A	9.86	10.06	9.70	9.81
2	INTEREST EXPENSE*	N/A	N/A	5.34	5.57	5.43	5.31
3	NET INTEREST INCOME (FTE)	N/A	N/A	4.26	4.30	4.27	4.34
4	TRUST INCOME	N/A	N/A	.00	.00	.28	.21
5	SERVICE CHGS. ON DEPOSITS	N/A	N/A	.26	.28	.26	.34
6	OTHER NONINTEREST INCOME	N/A	N/A	.18	.19	.17	.50
7	SECURITIES GAINS (LOSSES)	N/A	N/A	.00	.03	.14	.04
8	SALARIES & EMPLOYEE BENEFITS*	N/A	N/A	1.57	1.68	1.80	1.92
9	OCCUPANCY EXPENSES*	N/A	N/A	.53	.51	.61	.59
10	OTHER NONINTEREST EXPENSE*	N/A	N/A	1.20	1.01	1.24	1.07
11	ADJUSTMENTS	N/A	N/A	.01	.06	.25	.36
12	RETURN ON ASSETS--NET INCOME	N/A	N/A	1.03	1.15	1.06	1.00
13	RETURN ON EQUITY--NET INCOME	N/A	N/A	13.85	16.11	13.34	15.36
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	N/A	N/A	10.88	11.07	10.99	10.99
15	BREAK EVEN YIELD*	N/A	N/A	8.71	8.88	8.75	8.99
16	YIELD ON LOANS	N/A	N/A	11.69	12.07	11.15	11.26
17	YIELD ON INVESTMENT SEC. (FTE)	N/A	N/A	7.18	8.00	8.73	9.80
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	N/A	6.97	7.08	6.66	7.00
19	RATE ON TOTAL INTEREST FUNDS*	N/A	N/A	6.97	7.08	6.82	6.92
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	N/A	.06	.33	.21	.50
21	GROSS CHARGE OFFS*	N/A	N/A	.15	.35	.22	.43
22	RECOVERIES / GROSS CHARGE OFFS	N/A	N/A	3.03	36.83	8.28	15.75
23	NET CHARGE OFFS*	N/A	N/A	.15	.22	.21	.36
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	N/A	10.16	9.65	13.90	5.25
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	N/A	1.19	1.05	.79	.82
26	NONACCRUAL*	N/A	N/A	.31	.44	.43	1.09
27	RENEGOTIATED*	N/A	N/A	.00	.00	.02	.06
28	TOTAL CLASSIFIED LOANS*	N/A	N/A	1.50	1.57	1.47	1.62
29	TOT CLASS. LOANS / PRIMARY CAPITAL*	N/A	N/A	14.20	15.51	14.57	20.09
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	N/A	39.69	50.18	44.68	51.57
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	N/A	N/A	25.84	20.36	22.53	26.96
32	ASSETS LESS LIABILITIES 3-6 MOS	N/A	N/A	-2.99	-1.08	-4.07	1.21
33	ASSETS LESS LIABILITIES 6-12 MOS	N/A	N/A	-1.82	3.40	-.89	.14
34	ASSETS LESS LIABILITIES >1 YR	N/A	N/A	32.51	31.26	31.17	23.20
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	N/A	N/A	-10.70	-2.01	1.43	5.83
36	LIQUID ASSETS / LARGE LIABILITIES	N/A	N/A	313.90	185.71	157.77	126.73
37	CORE DEPOSITS / EARNING ASSETS	N/A	N/A	93.12	93.77	91.06	93.31
38	BROKERED DEPOSITS / EARNING ASSETS*	N/A	N/A	.00	.00	.00	.00
39	LOANS TO DEPOSITS	N/A	N/A	73.02	74.06	84.95	83.01
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	N/A	N/A	13.03	11.53	10.66	13.94
41	TOTAL DEMAND DEPOSITS	N/A	N/A	14.64	13.82	13.89	15.82
42	SAVINGS DEPOSITS (IPC)	N/A	N/A	46.03	45.60	39.88	40.44
43	TIME DEPOSITS (IPC)	N/A	N/A	39.94	35.87	45.22	39.21
44	TOTAL TIME & SAVINGS DEPOSITS	N/A	N/A	77.82	75.32	76.64	73.08
45	MEMO: TIME DEPOSITS OVER 100M*	N/A	N/A	1.91	4.35	7.07	5.73
46	DEPOSITS IN FOREIGN OFFICES*	N/A	N/A	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	N/A	N/A	98.26	98.00	98.13	98.69
48	FED FUNDS PURCHASED & REV. REPOS*	N/A	N/A	.00	.18	1.18	2.23
49	BORROWINGS*	N/A	N/A	.00	.34	1.18	4.02
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	N/A	N/A	9.92	3.71	2.09	.91
51	INVESTMENT SECURITIES	N/A	N/A	17.85	17.73	14.89	13.17
52	TOTAL LOANS NET OF UNEARNED DISC.	N/A	N/A	71.75	72.57	84.36	81.92
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	N/A	N/A	15.15	19.94	19.04	23.67
54	MEMO: REAL ESTATE LOANS	N/A	N/A	39.28	38.29	39.79	40.53
55	MEMO: PERSONAL LOANS	N/A	N/A	15.42	13.70	12.44	14.94
56	MEMO: AGRICULTURAL LOANS	N/A	N/A	2.53	1.17	.32	.22
57	MEMO: FOREIGN LOANS	N/A	N/A	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	N/A	N/A	92.87	92.98	92.14	90.44
59	NONINT. CASH & DUE / AVG. ASSETS	N/A	N/A	5.29	4.63	4.84	6.28
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	N/A	N/A	25.19	21.32	18.71	25.85
61	CASH DIVIDEND / NET INCOME	N/A	N/A	21.73	39.81	35.15	39.82
62	INTERNAL CAPITAL FORMATION RATE	N/A	N/A	11.06	8.96	9.11	9.25
63	EQUITY CAPITAL / AVERAGE ASSETS	N/A	N/A	9.29	6.88	7.24	6.49
64	PRIMARY CAPITAL / AVERAGE ASSETS	N/A	N/A	9.69	7.41	7.74	7.01
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	N/A	-5.83	8.99	27.01	18.05
66	NET INCOME (5 YR COMPOUND)	N/A	N/A	11.45	16.87	16.08	20.03
67	AVERAGE ASSETS (1 YR)	N/A	N/A	13.37	14.30	9.66	11.47
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	N/A	9.47	12.29	9.45	13.77
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	N/A	N/A	6.9	2.06	3.8	2.93
70	OTHER COMMITMENTS & CONTINGENCIES*	N/A	N/A	1.0	3.0	3.8	1.22

BANK ADMINISTRATION INSTITUTE

VIRGINIA

PROFIT DISTRIBUTION PROFILE 1986 VIRGINIA BASED ON 172 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.65	9.32	9.73	10.20	10.65
2	INTEREST EXPENSE*	6.20	5.73	5.38	4.80	3.93
3	NET INTEREST INCOME (FTE)	3.38	3.83	4.37	4.89	5.47
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.09	.16	.27	.41	.61
6	OTHER NONINTEREST INCOME	.08	.12	.22	.46	.84
7	SECURITIES GAINS (LOSSES)	.00	.00	.00	.06	.32
8	SALARIES & EMPLOYEE BENEFITS*	2.30	1.80	1.48	1.25	1.11
9	OCCUPANCY EXPENSES*	.90	.61	.45	.30	.21
10	OTHER NONINTEREST EXPENSE*	2.05	1.62	1.16	.81	.66
11	ADJUSTMENTS	.68	.44	.25	.07	-.01
12	RETURN ON ASSETS--NET INCOME	.35	.95	1.19	1.46	1.80
13	RETURN ON EQUITY--NET INCOME	3.68	11.34	14.99	18.22	21.96
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.72	10.20	10.75	11.34	11.75
15	BREAK EVEN YIELD*	9.86	9.21	8.59	7.89	7.49
16	YIELD ON LOANS	10.85	11.41	12.09	12.81	13.27
17	YIELD ON INVESTMENT SEC. (FTE)	9.09	7.74	8.92	9.33	10.64
18	RATE ON TIME & SAVINGS DEPOSITS*	7.77	7.41	7.15	6.80	6.48
19	RATE ON TOTAL INTEREST FUNDS*	7.76	7.40	7.12	6.79	6.44
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.46	.85	.50	.32	.13
21	GROSS CHARGE OFFS*	1.44	.67	.34	.16	.02
22	RECOVERIES / GROSS CHARGE OFFS	6.35	11.67	18.64	32.99	55.40
23	NET CHARGE OFFS*	1.10	.53	.26	.09	.00
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.91	3.82	7.95	19.60	47.33
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.01	1.27	.48	.22	.05
26	NONACCRUAL*	1.23	.61	.20	.01	.00
27	RENEGOTIATED*	.02	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	2.89	1.93	.93	.37	.12
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	19.51	14.03	6.11	2.47	.57
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	35.51	54.21	98.15	195.90	378.96
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-.83	5.09	11.95	-23.37	35.38
32	ASSETS LESS LIABILITIES 3-6 MOS	-9.65	-7.00	-3.87	-.92	6.64
33	ASSETS LESS LIABILITIES 6-12 MOS	-1.33	.02	2.51	5.36	7.62
34	ASSETS LESS LIABILITIES >1 YR	17.55	27.34	37.48	47.13	52.21
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	19.32	10.90	2.44	-4.15	-8.20
36	LIQUID ASSETS / LARGE LIABILITIES	37.13	62.16	120.30	258.44	402.30
37	CORE DEPOSITS / EARNING ASSETS	72.02	82.36	88.83	93.89	97.27
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	48.23	56.91	65.91	73.31	82.22
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.82	11.00	13.23	18.99	24.57
41	TOTAL DEMAND DEPOSITS	9.83	12.25	14.66	20.82	27.56
42	SAVINGS DEPOSITS (IPC)	23.74	27.77	34.35	40.57	46.64
43	TIME DEPOSITS (IPC)	22.85	35.72	46.49	52.15	58.26
44	TOTAL TIME & SAVINGS DEPOSITS	54.57	63.04	72.30	76.34	80.25
45	MEMO: TIME DEPOSITS OVER 100M*	17.41	11.82	6.86	3.33	1.93
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	85.81	92.49	97.36	100.44	102.95
48	FED FUNDS PURCHASED & REV. REPOS*	5.04	.94	.00	.00	.00
49	BORROWINGS*	6.40	2.16	.36	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	1.51	3.10	5.70	10.23	18.51
51	INVESTMENT SECURITIES	7.17	15.41	24.35	33.16	42.40
52	TOTAL LOANS, NET OF UNEARNED DISC.	44.67	54.78	65.09	71.31	80.79
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	3.98	6.29	11.11	17.16	24.35
54	MEMO: REAL ESTATE LOANS	14.55	21.73	28.05	33.17	38.97
55	MEMO: PERSONAL LOANS	9.77	13.69	18.95	26.56	33.91
56	MEMO: AGRICULTURAL LOANS	.70	.00	.55	1.69	3.55
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	86.22	89.12	91.91	93.54	94.54
59	NONINT. CASH & DUE / AVG. ASSETS	3.11	3.99	5.13	7.12	9.46
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	36.19	28.45	19.20	7.40	.00
61	CASH DIVIDEND / NET INCOME	.00	6.03	22.78	34.95	53.02
62	INTERNAL CAPITAL FORMATION RATE	.32	7.17	10.17	13.80	16.93
63	EQUITY CAPITAL / AVERAGE ASSETS	5.88	6.97	8.17	10.42	15.28
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.53	7.60	8.75	11.09	15.65
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-24.67	1.38	15.20	30.32	91.39
66	NET INCOME (5 YR COMPOUND)	4.61	12.18	17.86	25.64	35.09
67	AVERAGE ASSETS (1 YR)	5.82	9.05	14.27	21.69	39.23
68	AVERAGE ASSETS (5 YR COMPOUND)	7.47	9.19	12.87	17.95	28.04
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	8.72	3.72	.46	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.75	1.27	.28	.02	.00

BANK ADMINISTRATION INSTITUTE

VIRGINIA

MEDIANS BY RESOURCE CLASS FOR 172 BANKS IN VIRGINIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	1.19	9.55	9.69	9.80	10.12	9.50
2	INTEREST EXPENSE*	.16	5.06	5.39	5.62	5.49	5.22
3	NET INTEREST INCOME (FTE)	1.19	4.44	4.27	4.27	4.76	4.24
4	TRUST INCOME	.00	.00	.00	.00	.00	.11
5	SERVICE CHGS. ON DEPOSITS	.00	.19	.31	.24	.28	.39
6	OTHER NONINTEREST INCOME	158.06	.18	.20	.22	.26	.68
7	SECURITIES GAINS (LOSSES)	.00	.01	.00	.00	.01	.04
8	SALARIES & EMPLOYEE BENEFITS*	81.25	1.72	1.56	1.39	1.36	1.66
9	OCCUPANCY EXPENSES*	13.56	.57	.50	.39	.34	.49
10	OTHER NONINTEREST EXPENSE*	30.03	1.31	1.12	1.07	1.00	1.33
11	ADJUSTMENTS	15.82	.11	.23	.27	.33	.23
12	RETURN ON ASSETS--NET INCOME	18.58	.97	1.13	1.28	1.37	1.03
13	RETURN ON EQUITY--NET INCOME	27.66	8.02	13.46	16.09	17.30	17.36
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	3.95	10.49	10.64	10.81	11.17	11.22
15	BREAK EVEN YIELD*	-48.24	8.60	8.93	8.62	8.33	8.46
16	YIELD ON LOANS	N/A	12.07	12.10	12.34	11.84	11.16
17	YIELD ON INVESTMENT SEC. (FTE)	.12	8.05	8.25	8.39	8.22	10.74
18	RATE ON TIME & SAVINGS DEPOSITS*	N/A	6.89	7.17	7.20	7.13	7.05
19	RATE ON TOTAL INTEREST FUNDS*	N/A	6.89	7.16	7.20	7.10	7.01
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	N/A	.78	.51	.46	.46	.53
21	GROSS CHARGE OFFS*	N/A	.37	.34	.39	.34	.39
22	RECOVERIES / GROSS CHARGE OFFS	N/A	19.78	15.73	23.07	21.20	15.36
23	NET CHARGE OFFS*	N/A	.09	.27	.34	.39	.41
24	EARNINGS COVERAGE OF NET CHARGE OFFS	N/A	4.89	7.72	7.88	11.76	5.16
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	N/A	.60	.63	.65	.43	.43
26	NONACCRUAL*	N/A	.08	.18	.28	.20	.54
27	RENEGOTIATED*	N/A	.00	.00	.00	.00	.01
28	TOTAL CLASSIFIED LOANS*	N/A	1.01	1.03	.92	.75	.95
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	.00	4.23	4.80	6.32	6.04	12.25
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	N/A	70.21	95.88	92.14	127.26	114.32
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS	58.71	20.12	10.35	10.48	12.19	12.40
32	ASSETS LESS LIABILITIES 0-6 MOS	.00	-5.63	-4.77	-6.08	-2.97	-2.71
33	ASSETS LESS LIABILITIES 6-12 MOS	.00	1.85	2.56	2.37	3.77	1.13
34	ASSETS LESS LIABILITIES >1 YR	.00	32.51	35.29	41.47	41.74	27.96
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	54.47	.67	3.13	-.82	3.77	23.35
36	LIQUID ASSETS / LARGE LIABILITIES	36.83	144.95	104.64	218.27	116.87	44.71
37	CORE DEPOSITS / EARNING ASSETS	.00	82.17	88.47	91.46	90.13	76.72
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.44
39	LOANS TO DEPOSITS	N/A	57.69	67.19	65.71	66.24	85.75
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	.00	15.05	13.05	12.57	14.16	17.05
41	TOTAL DEMAND DEPOSITS	.00	17.46	14.28	13.59	15.22	20.20
42	SAVINGS DEPOSITS (IPC)	.00	35.32	34.17	32.47	37.16	32.65
43	TIME DEPOSITS (IPC)	.00	42.98	47.58	48.95	45.02	46.94
44	TOTAL TIME & SAVINGS DEPOSITS	.00	69.64	73.53	74.47	71.64	59.89
45	MEMO: TIME DEPOSITS OVER 100M*	.00	7.75	8.96	4.50	5.86	9.86
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	.00	96.92	98.12	97.67	97.99	87.54
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.00	.95	12.97
49	BORROWINGS*	.00	.00	.26	.15	1.27	15.22
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	63.58	9.87	6.73	4.97	3.04	3.64
51	INVESTMENT SECURITIES	1.82	21.87	22.58	28.65	28.19	17.14
52	TOTAL LOANS, NET OF UNEARNED DISC.	.00	56.37	66.04	64.35	65.76	73.62
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	.00	11.56	12.56	8.06	12.40	19.88
54	MEMO: REAL ESTATE LOANS	.00	23.76	28.05	29.80	30.79	25.76
55	MEMO: PERSONAL LOANS	.00	18.91	19.37	17.73	21.74	23.62
56	MEMO: AGRICULTURAL LOANS	.00	.03	.59	4.88	.14	.15
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	81.75	89.33	91.76	93.33	92.35	89.24
59	NONINT. CASH & DUE / AVG. ASSETS	6.49	6.64	5.09	4.40	5.10	7.83
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	44.60	15.61	16.80	19.20	21.72	20.60
61	CASH DIVIDEND / NET INCOME	36.20	.00	15.26	26.54	27.85	36.60
62	INTERNAL CAPITAL FORMATION RATE	8.99	7.43	10.42	10.17	12.97	11.14
63	EQUITY CAPITAL / AVERAGE ASSETS	62.72	11.97	8.92	8.16	7.58	5.84
64	PRIMARY CAPITAL / AVERAGE ASSETS	62.72	12.65	8.89	8.72	7.86	6.20
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	N/A	-9.01	20.74	10.36	18.87	19.09
66	NET INCOME (5 YR COMPOUND)	N/A	11.68	14.91	17.61	22.95	23.17
67	AVERAGE ASSETS (1 YR)	N/A	9.41	16.09	10.56	16.82	19.73
68	AVERAGE ASSETS (5 YR COMPOUND)	N/A	13.66	12.78	10.45	15.80	25.49
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.49	.00	1.88	20.19
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.17	.22	.25	.65	4.68

BANK ADMINISTRATION INSTITUTE

WASHINGTON

PROFIT DISTRIBUTION PROFILE 1986 WASHINGTON BASED ON 94 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.53	9.01	9.53	9.91	10.51
2	INTEREST EXPENSE*	5.30	4.99	4.74	4.40	3.98
3	NET INTEREST INCOME (FTE)	3.98	4.29	4.78	5.34	5.86
4	TRUST INCOME	.00	.00	.00	.00	.14
5	SERVICE CHGS. ON DEPOSITS	.31	.42	.66	.87	1.09
6	OTHER NONINTEREST INCOME	.15	.21	.33	.55	1.08
7	SECURITIES GAINS (LOSSES)	.00	.00	.04	.18	.33
8	SALARIES & EMPLOYEE BENEFITS*	3.11	2.66	2.37	2.00	1.71
9	OCCUPANCY EXPENSES*	1.05	.89	.71	.54	.41
10	OTHER NONINTEREST EXPENSE*	2.32	2.06	1.55	1.21	.95
11	ADJUSTMENTS	.55	.29	.16	.00	.00
12	RETURN ON ASSETS--NET INCOME	-1.60	.37	.80	1.09	1.39
13	RETURN ON EQUITY--NET INCOME	-15.02	4.35	9.97	14.61	17.54
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.95	10.35	10.81	11.30	11.83
15	BREAK EVEN YIELD*	10.99	10.05	9.35	8.62	8.05
16	YIELD ON LOANS	11.02	11.49	12.06	12.50	13.37
17	YIELD ON INVESTMENT SEC. (FTE)	7.06	7.63	8.52	9.44	11.27
18	RATE ON TIME & SAVINGS DEPOSITS*	7.00	6.69	6.47	6.30	6.07
19	RATE ON TOTAL INTEREST FUNDS*	7.03	6.74	6.49	6.28	6.13
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	3.84	1.24	.75	.41	.11
21	GROSS CHARGE OFFS*	2.83	1.35	.79	.36	.13
22	RECOVERIES / GROSS CHARGE OFFS	.00	3.24	9.49	24.73	35.80
23	NET CHARGE OFFS*	2.70	1.10	.68	.27	.02
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.24	1.47	2.67	5.13	15.24
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.87	1.41	.63	.34	.11
26	NONACCRUAL*	4.20	2.45	1.39	.74	.25
27	RENEGOTIATED*	.20	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	7.07	3.66	2.46	1.51	.69
29	TOT CLASS LOANS / PRIMARY CAPITAL*	44.22	26.16	16.65	10.41	3.73
30	LOAN LOSS RES. / TOTAL CLASS LOANS	18.96	28.00	42.61	71.69	111.11
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-5.54	15.48	24.10	32.98	40.36
32	ASSETS LESS LIABILITIES 3-6 MOS.	-5.99	-4.39	-2.00	.16	3.19
33	ASSETS LESS LIABILITIES 6-12 MOS.	-2.05	-.51	1.66	4.25	7.88
34	ASSETS LESS LIABILITIES >1 YR	12.15	16.49	24.27	32.18	39.69
	LIQUIDITY					
35	NET LARGE LIAB / NET EARN. ASSETS*	22.86	13.33	6.53	-3.78	-9.83
36	LIQUID ASSETS / LARGE LIABILITIES	44.69	70.05	113.81	230.83	357.41
37	CORE DEPOSITS / EARNING ASSETS	73.72	83.65	91.38	97.74	101.19
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	53.99	64.64	71.31	75.41	78.59
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	11.51	15.45	18.36	21.93	23.57
41	TOTAL DEMAND DEPOSITS	12.54	17.18	20.79	24.50	29.03
42	SAVINGS DEPOSITS (IPC)	25.07	36.74	41.97	46.67	51.42
43	TIME DEPOSITS (IPC)	27.47	32.42	38.05	43.15	50.78
44	TOTAL TIME & SAVINGS DEPOSITS	59.96	64.25	69.36	74.36	79.27
45	MEMO: TIME DEPOSITS OVER 100M*	22.79	14.74	8.86	4.85	2.30
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	92.13	98.54	101.42	105.06	107.21
48	FED FUNDS PURCHASED & REV. REPOS*	.26	1.11	.00	.00	.00
49	BORROWINGS*	6.40	1.90	.74	.05	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.40	3.96	6.56	9.01	12.20
51	INVESTMENT SECURITIES	7.77	10.93	17.57	23.58	32.30
52	TOTAL LOANS, NET OF UNEARNED DISC.	51.17	66.05	72.14	77.56	81.12
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	11.56	19.74	24.53	34.77	42.22
54	MEMO: REAL ESTATE LOANS	8.63	15.66	23.66	30.95	36.56
55	MEMO: PERSONAL LOANS	5.07	7.34	9.67	13.81	19.45
56	MEMO: AGRICULTURAL LOANS	.00	.02	1.23	6.43	23.91
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	83.91	85.81	87.94	89.86	91.18
59	NONINT. CASH & DUE / AVG. ASSETS	4.56	5.99	7.16	8.86	10.68
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	35.19	27.55	18.03	.57	.00
61	CASH DIVIDEND / NET INCOME	.00	.00	14.36	31.36	50.08
62	INTERNAL CAPITAL FORMATION RATE	-18.74	3.39	6.95	10.78	13.89
63	EQUITY CAPITAL / AVERAGE ASSETS	5.93	6.67	7.66	8.38	10.60
64	PRIMARY CAPITAL / AVERAGE ASSETS	6.78	7.39	8.39	10.05	13.04
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-90.20	-20.21	13.57	40.46	114.70
66	NET INCOME (5 YR COMPOUND)	-18.53	-2.27	8.19	18.56	26.23
67	AVERAGE ASSETS (1 YR)	-.55	3.10	8.16	16.00	28.51
68	AVERAGE ASSETS (5 YR COMPOUND)	4.29	7.12	9.96	15.33	25.19
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	12.77	5.84	2.10	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	2.22	1.25	.52	.13	.00

BANK ADMINISTRATION INSTITUTE

WASHINGTON

MEDIANS BY RESOURCE CLASS FOR 94 BANKS IN WASHINGTON

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.34	9.78	9.45	9.50	10.05	9.06
2	INTEREST EXPENSE*	3.77	4.82	4.73	4.76	4.88	4.53
3	NET INTEREST INCOME (FTE)	5.54	4.78	4.60	4.61	5.03	4.41
4	TRUST INCOME	.00	.00	.00	.00	.00	.26
5	SERVICE CHGS. ON DEPOSITS	.24	.72	.74	.66	.60	.60
6	OTHER NONINTEREST INCOME	.06	.32	.29	.33	.39	.96
7	SECURITIES GAINS (LOSSES)	.00	.12	.03	.09	.11	.06
8	SALARIES & EMPLOYEE BENEFITS*	2.53	2.55	2.24	2.36	2.05	2.24
9	OCCUPANCY EXPENSES*	.38	.85	.75	.61	.64	.70
10	OTHER NONINTEREST EXPENSE*	1.12	2.06	1.63	1.47	1.35	1.44
11	ADJUSTMENTS	.14	.03	.11	.25	.21	.23
12	RETURN ON ASSETS--NET INCOME	.87	.60	.74	.91	1.08	.72
13	RETURN ON EQUITY--NET INCOME	4.71	7.10	8.90	14.18	16.25	12.48
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.15	10.93	10.69	10.93	11.22	10.63
15	BREAK EVEN YIELD*	7.64	10.14	9.47	8.96	8.91	8.60
16	YIELD ON LOANS	12.18	12.50	12.05	12.08	11.81	10.87
17	YIELD ON INVESTMENT SEC. (FTE)	8.60	8.54	8.35	8.08	10.66	11.27
18	RATE ON TIME & SAVINGS DEPOSITS*	6.07	6.52	6.41	6.48	6.60	6.46
19	RATE ON TOTAL INTEREST FUNDS*	6.12	6.56	6.40	6.52	6.57	6.57
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.14	1.01	.77	.58	.62	.79
21	GROSS CHARGE OFFS*	1.19	1.03	.76	.75	.63	1.01
22	RECOVERIES / GROSS CHARGE OFFS	7.17	6.90	6.77	10.11	10.49	20.42
23	NET CHARGE OFFS*	.13	.90	.72	.63	.51	.78
24	EARNINGS COVERAGE OF NET CHARGE OFFS	4.27	1.69	2.93	3.30	5.56	2.83
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	1.02	.74	.61	.58	.80	.53
26	NONACCRUAL*	.23	1.65	1.55	1.94	.99	1.52
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.02
28	TOTAL CLASSIFIED LOANS*	1.54	2.57	2.65	2.74	2.02	2.00
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	5.13	17.06	18.86	22.27	15.50	21.93
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	41.57	43.31	41.42	43.60	42.23	55.13
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	10.43	21.27	26.78	23.66	28.70	24.10
32	ASSETS LESS LIABILITIES 3-6 MOS.	.14	-3.37	-1.79	-.58	-3.48	-2.79
33	ASSETS LESS LIABILITIES 6-12 MOS.	8.87	1.84	.92	3.48	1.93	-.86
34	ASSETS LESS LIABILITIES >1 YR.	29.67	23.27	23.49	29.58	27.90	24.95
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	6.35	7.00	3.82	8.12	-2.29	15.13
36	LIQUID ASSETS / LARGE LIABILITIES	129.75	83.68	121.20	109.50	229.39	104.11
37	CORE DEPOSITS / EARNING ASSETS	82.34	89.26	94.39	93.96	92.95	94.51
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	54.83	69.48	71.29	72.67	65.84	80.14
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	22.60	17.49	19.15	18.73	16.04	20.29
41	TOTAL DEMAND DEPOSITS	33.95	19.52	20.97	22.27	18.17	24.50
42	SAVINGS DEPOSITS (IPC)	36.59	42.99	43.97	41.84	42.76	40.83
43	TIME DEPOSITS (IPC)	27.19	42.29	40.50	34.17	37.49	33.64
44	TOTAL TIME & SAVINGS DEPOSITS	60.69	72.48	73.28	69.39	68.97	61.29
45	MEMO: TIME DEPOSITS OVER 100M*	9.44	12.26	10.13	7.27	5.53	5.92
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.70	102.19	103.63	102.51	100.90	100.00
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.67	.75	.75	6.57
49	BORROWINGS*	.00	.80	.23	1.72	1.58	8.56
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	8.38	6.97	7.86	5.49	5.57	2.90
51	INVESTMENT SECURITIES	29.39	14.97	15.11	20.81	22.42	11.27
52	TOTAL LOANS, NET OF UNEARNED DISC.	50.28	72.16	72.56	72.77	70.40	81.30
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	8.00	31.88	27.15	23.80	20.88	24.28
54	MEMO: REAL ESTATE LOANS	16.50	20.73	25.00	27.08	26.95	23.46
55	MEMO: PERSONAL LOANS	8.66	8.79	9.53	9.89	8.14	19.00
56	MEMO: AGRICULTURAL LOANS	9.28	.32	2.30	2.25	.22	1.86
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.33
58	EARNING ASSETS / AVERAGE ASSETS	88.24	86.76	88.22	87.69	89.64	85.61
59	NONINT. CASH & DUE / AVG. ASSETS	8.84	6.90	6.97	7.57	6.31	8.86
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	13.64	2.82	15.63	25.09	16.77	30.66
61	CASH DIVIDEND / NET INCOME	5.96	.00	15.98	21.99	20.60	27.81
62	INTERNAL CAPITAL FORMATION RATE	4.97	5.00	9.69	10.85	11.19	9.58
63	EQUITY CAPITAL / AVERAGE ASSETS	17.75	8.99	7.67	9.85	7.30	5.86
64	PRIMARY CAPITAL / AVERAGE ASSETS	18.14	9.28	8.47	7.62	8.26	6.60
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-46.28	19.91	8.76	19.96	13.38	16.06
66	NET INCOME (5 YR COMPOUND)	-10.22	-4.75	8.59	17.16	14.17	10.59
67	AVERAGE ASSETS (1 YR)	5.47	11.61	7.56	9.69	9.80	5.93
68	AVERAGE ASSETS (5 YR COMPOUND)	6.51	10.04	10.64	12.21	11.68	8.10
	OFF BALANCE SHEET COMMIT- MENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	1.52	2.92	1.43	3.65	19.02
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.25	.56	.54	.72	2.60

BANK ADMINISTRATION INSTITUTE

WEST VIRGINIA

PROFIT DISTRIBUTION PROFILE 1986 WEST VIRGINIA BASED ON 212 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.86	9.22	9.60	10.04	10.52
2	INTEREST EXPENSE*	6.09	5.63	5.25	4.99	4.51
3	NET INTEREST INCOME (FTE)	3.58	3.96	4.33	4.73	5.09
4	TRUST INCOME	.00	.00	.00	.00	.03
5	SERVICE CHGS. ON DEPOSITS	.05	.09	.18	.26	.37
6	OTHER NONINTEREST INCOME	.08	.12	.18	.30	.50
7	SECURITIES GAINS (LOSSES)	.00	.02	.01	.11	.35
8	SALARIES & EMPLOYEE BENEFITS*	1.90	1.67	1.44	1.22	1.03
9	OCCUPANCY EXPENSES*	.74	.57	.44	.34	.27
10	OTHER NONINTEREST EXPENSE*	1.92	1.37	1.08	.89	.74
11	ADJUSTMENTS	.37	.37	.16	.00	-.06
12	RETURN ON ASSETS--NET INCOME	.52	.80	1.14	1.51	1.78
13	RETURN ON EQUITY--NET INCOME	5.84	9.20	13.04	15.65	17.74
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.62	10.01	10.53	11.02	11.60
15	BREAK EVEN YIELD*	9.89	9.25	8.49	7.97	7.50
16	YIELD ON LOANS	10.93	11.36	12.05	12.75	13.40
17	YIELD ON INVESTMENT SEC. (FTE)	7.83	8.36	9.15	9.82	11.01
18	RATE ON TIME & SAVINGS DEPOSITS*	7.53	7.14	6.85	6.59	6.38
19	RATE ON TOTAL INTEREST FUNDS*	7.57	7.15	6.83	6.58	6.37
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.45	.97	.56	.30	.15
21	GROSS CHARGE OFFS*	1.72	1.10	.56	.32	.14
22	RECOVERIES / GROSS CHARGE OFFS	4.69	11.35	20.69	35.34	61.14
23	NET CHARGE OFFS*	1.59	.84	.41	.19	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.30	3.15	6.09	14.58	35.45
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	2.94	1.94	1.19	.63	.32
26	NONACCRUAL*	1.92	1.03	.36	.06	.00
27	RENEGOTIATED*	.05	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	4.19	2.80	1.86	1.12	.56
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	26.54	16.59	9.17	4.68	1.66
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	23.38	35.18	57.57	92.64	174.05
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-3.57	.62	-6.18	12.23	19.51
32	ASSETS LESS LIABILITIES 3-6 MOS	-9.32	-6.97	-4.88	-2.81	-.19
33	ASSETS LESS LIABILITIES 6-12 MOS	-.72	1.81	4.26	6.52	9.21
34	ASSETS LESS LIABILITIES >1 YR	23.70	32.61	41.19	50.54	56.97
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	10.10	3.74	-5.18	-13.78	-25.06
36	LIQUID ASSETS / LARGE LIABILITIES	55.94	98.83	175.21	420.69	715.47
37	CORE DEPOSITS / EARNING ASSETS	79.71	84.34	90.60	93.90	96.25
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	35.78	44.20	56.06	63.86	71.73
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	8.54	10.05	11.78	14.05	15.81
41	TOTAL DEMAND DEPOSITS	9.79	11.22	13.56	15.73	18.04
42	SAVINGS DEPOSITS (IPC)	24.49	28.85	33.57	38.24	44.35
43	TIME DEPOSITS (IPC)	35.93	41.13	46.44	53.51	58.59
44	TOTAL TIME & SAVINGS DEPOSITS	61.16	69.76	74.12	78.30	81.67
45	MEMO: TIME DEPOSITS OVER 100M*	12.29	7.88	4.98	2.75	1.54
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	87.50	92.92	95.89	98.67	100.24
48	FED FUNDS PURCHASED & REV. REPOS*	5.23	1.48	.00	.00	.00
49	BORROWINGS*	6.17	2.30	.45	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.37	4.40	6.73	10.36	16.60
51	INVESTMENT SECURITIES	17.96	25.47	35.84	46.75	55.97
52	TOTAL LOANS, NET OF UNEARNED DISC.	33.86	41.71	52.78	60.98	68.99
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	1.43	2.86	5.80	10.95	17.02
54	MEMO: REAL ESTATE LOANS	13.97	18.89	24.68	29.69	36.75
55	MEMO: PERSONAL LOANS	8.86	11.68	16.35	23.41	30.00
56	MEMO: AGRICULTURAL LOANS	.00	.00	.00	.12	.88
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	89.54	91.07	92.33	93.52	94.32
59	NONINT. CASH & DUE / AVG. ASSETS	2.89	3.37	4.19	5.24	6.12
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	33.03	25.01	14.16	1.83	-2.05
61	CASH DIVIDEND / NET INCOME	.00	17.11	28.60	48.05	89.50
62	INTERNAL CAPITAL FORMATION RATE	-.30	4.09	7.57	11.18	13.75
63	EQUITY CAPITAL / AVERAGE ASSETS	6.70	7.36	8.73	10.76	12.96
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.22	7.96	9.22	11.15	13.31
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-25.71	-3.64	7.81	25.29	74.85
66	NET INCOME (5 YR COMPOUND)	-4.61	4.36	13.00	21.03	29.99
67	AVERAGE ASSETS (1 YR)	1.90	3.80	6.64	11.19	19.81
68	AVERAGE ASSETS (5 YR COMPOUND)	3.70	5.92	8.17	11.68	16.00
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	3.32	.90	.00	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.05	.46	.13	.00	.00

BANK ADMINISTRATION INSTITUTE

WEST VIRGINIA

MEDIANS BY RESOURCE CLASS FOR 212 BANKS IN WEST VIRGINIA

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.99	9.65	9.60	9.42	9.67	N/A
2	INTEREST EXPENSE*	5.40	5.12	5.23	5.43	5.20	N/A
3	NET INTEREST INCOME (FTE)	4.02	4.73	4.37	4.15	4.39	N/A
4	TRUST INCOME	.00	.00	.00	.00	.05	N/A
5	SERVICE CHGS. ON DEPOSITS	.04	.19	.21	.16	.15	N/A
6	OTHER NONINTEREST INCOME	.25	.21	.17	.18	.16	N/A
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.01	.05	N/A
8	SALARIES & EMPLOYEE BENEFITS*	1.86	1.73	1.47	1.33	1.40	N/A
9	OCCUPANCY EXPENSES*	.67	.54	.45	.43	.37	N/A
10	OTHER NONINTEREST EXPENSE*	1.46	1.35	1.08	.95	1.04	N/A
11	ADJUSTMENTS	.00	.12	.22	.17	.07	N/A
12	RETURN ON ASSETS--NET INCOME	.00	.81	1.11	1.29	1.10	N/A
13	RETURN ON EQUITY--NET INCOME	-.06	8.84	13.00	14.68	13.15	N/A
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	11.06	10.65	10.49	10.13	10.70	N/A
15	BREAK EVEN YIELD*	9.91	9.10	8.53	8.31	8.12	N/A
16	YIELD ON LOANS	13.13	12.66	12.14	11.96	11.04	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	8.69	9.25	9.08	8.51	10.65	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	7.18	6.86	6.84	6.90	6.67	N/A
19	RATE ON TOTAL INTEREST FUNDS*	7.17	6.75	6.84	6.89	6.69	N/A
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)						
20	LOAN LOSS PROVISION*	1.10	.48	.56	.51	.69	N/A
21	GROSS CHARGE OFFS*	1.25	.57	.69	.53	.88	N/A
22	RECOVERIES / GROSS CHARGE OFFS	14.65	19.13	21.13	22.32	15.59	N/A
23	NET CHARGE OFFS*	1.19	.41	.46	.39	.80	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.28	4.90	6.29	8.13	6.76	N/A
	CLASSIFIED LOANS (% OF AVG LOANS)						
25	PAST DUE >90 DAYS*	2.00	.87	1.31	1.30	.85	N/A
26	NONACCRUAL*	.14	.22	.27	.36	.71	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	3.71	1.37	2.06	1.86	1.69	N/A
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	17.47	6.58	9.48	8.61	11.02	N/A
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	28.04	66.45	52.74	63.16	55.79	N/A
	INTEREST SENSITIVITY (% OF AVG LOANS)						
31	ASSETS LESS LIABILITIES 0-3 MOS.	10.20	-7.36	-4.86	-5.38	-8.22	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS.	-4.30	-4.44	-5.62	-4.88	-4.88	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS.	3.18	5.16	4.63	3.62	3.50	N/A
34	ASSETS LESS LIABILITIES >1 YR.	32.22	44.03	43.29	42.45	39.42	N/A
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-2.62	-8.44	-6.24	-5.16	.37	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	125.38	221.94	228.86	203.89	121.28	N/A
37	CORE DEPOSITS / EARNING ASSETS	87.07	90.84	93.24	89.54	84.08	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
39	LOANS TO DEPOSITS	57.33	48.42	55.95	55.20	59.99	N/A
	SOURCE OF FUNDS (% OF EARNING ASSETS)						
40	DEMAND DEPOSITS--IPC	13.14	12.78	12.49	11.41	11.61	N/A
41	TOTAL DEMAND DEPOSITS	13.73	14.33	14.55	12.66	12.86	N/A
42	SAVINGS DEPOSITS (IPC)	24.31	35.28	34.88	32.21	32.53	N/A
43	TIME DEPOSITS (IPC)	56.49	42.50	47.10	46.88	46.84	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	79.08	72.56	74.83	75.67	71.20	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	7.90	6.04	4.09	4.52	5.41	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	95.54	95.99	96.85	95.34	93.15	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.03	3.23	N/A
49	BORROWINGS*	.00	.23	.06	.57	3.83	N/A
	USE OF FUNDS (% OF EARNING ASSETS)						
50	FED FUNDS SOLD & REPOS	18.14	7.59	7.28	5.75	5.50	N/A
51	INVESTMENT SECURITIES	14.59	38.20	34.33	39.83	38.90	N/A
52	TOTAL LOANS - NET OF UNEARNED DISC.	58.03	47.20	52.69	53.06	53.92	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	2.37	4.86	4.59	6.19	8.80	N/A
54	MEMO: REAL ESTATE LOANS	21.75	23.55	26.14	25.78	21.27	N/A
55	MEMO: PERSONAL LOANS	24.29	15.11	17.38	16.56	14.44	N/A
56	MEMO: AGRICULTURAL LOANS	.00	.04	.00	.03	.00	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	90.09	91.20	91.66	93.33	92.42	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	4.93	4.89	4.41	3.62	4.03	N/A
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	14.82	16.92	17.58	13.64	5.34	N/A
61	CASH DIVIDEND / NET INCOME	.00	29.87	25.48	28.08	43.81	N/A
62	INTERNAL CAPITAL FORMATION RATE	-.09	5.48	8.07	10.24	9.86	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	12.62	9.82	8.89	8.67	7.66	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	11.63	10.21	8.99	9.18	8.46	N/A
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-13.51	1.27	9.13	10.47	7.19	N/A
66	NET INCOME (5 YR COMPOUND)	-10.09	5.98	11.56	16.39	17.95	N/A
67	AVERAGE ASSETS (1 YR)	10.80	7.78	5.91	6.72	5.85	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	10.16	9.63	7.90	8.13	6.32	N/A
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.00	.00	.33	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.00	.08	.16	.42	N/A

BANK ADMINISTRATION INSTITUTE

WISCONSIN

PROFIT DISTRIBUTION PROFILE 1986 WISCONSIN BASED ON 567 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.73	9.11	9.54	9.93	10.24
2	INTEREST EXPENSE*	6.20	5.97	5.66	5.24	4.88
3	NET INTEREST INCOME (FTE)	3.22	3.52	3.87	4.29	4.71
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.12	.17	.24	.33	.46
6	OTHER NONINTEREST INCOME	.07	.11	.17	.29	.48
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.10	.32
8	SALARIES & EMPLOYEE BENEFITS*	1.90	1.64	1.40	1.20	1.02
9	OCCUPANCY EXPENSES*	.66	.52	.39	.28	.20
10	OTHER NONINTEREST EXPENSE*	1.60	1.32	1.03	.81	.65
11	ADJUSTMENTS	.63	.44	.24	.08	-.07
12	RETURN ON ASSETS--NET INCOME	.04	.64	.98	1.19	1.54
13	RETURN ON EQUITY--NET INCOME	.52	7.90	11.43	14.54	17.96
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.71	10.10	10.50	10.91	11.22
15	BREAK EVEN YIELD*	9.83	9.21	8.69	8.22	7.73
16	YIELD ON LOANS	10.08	11.05	11.61	12.07	12.49
17	YIELD ON INVESTMENT SEC. (FTE)	7.94	8.45	9.05	9.67	10.41
18	RATE ON TIME & SAVINGS DEPOSITS*	7.62	7.40	7.09	6.81	6.53
19	RATE ON TOTAL INTEREST FUNDS*	7.62	7.37	7.08	6.80	6.53
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	1.87	.98	.52	.28	.10
21	GROSS CHARGE OFFS*	2.03	1.07	.52	.20	.07
22	RECOVERIES / GROSS CHARGE OFFS	.31	3.15	10.20	22.67	48.54
23	NET CHARGE OFFS*	1.76	.96	.43	.16	.04
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.73	2.01	4.38	11.12	30.36
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	1.55	.76	.34	.10	.01
26	NONACCRUAL*	4.68	3.19	1.78	.84	.37
27	RENEGOTIATED*	.23	.00	.00	.00	.00
28	TOTAL CLASSIFIED LOANS*	5.68	3.90	2.44	1.24	.66
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	37.50	24.28	15.45	7.84	3.91
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	20.05	29.63	45.03	81.33	145.29
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS	-2.63	-6.41	12.28	18.75	24.99
32	ASSETS LESS LIABILITIES 3-6 MOS	-3.96	-1.80	.49	2.84	5.80
33	ASSETS LESS LIABILITIES 6-12 MOS	.90	3.94	6.82	9.86	14.10
34	ASSETS LESS LIABILITIES >1 YR	10.42	17.48	24.35	31.87	38.88
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	6.42	.26	-5.09	-11.80	-20.17
36	LIQUID ASSETS / LARGE LIABILITIES	950.25	149.02	256.09	449.22	799.33
37	CORE DEPOSITS / EARNING ASSETS	86.48	89.94	93.02	95.94	98.58
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	47.37	55.16	63.13	70.43	75.15
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	6.44	8.03	9.91	13.03	16.44
41	TOTAL DEMAND DEPOSITS	7.63	9.17	11.34	15.07	18.90
42	SAVINGS DEPOSITS (IPC)	27.97	31.66	36.13	41.12	46.69
43	TIME DEPOSITS (IPC)	33.49	41.74	48.65	53.73	58.44
44	TOTAL TIME & SAVINGS DEPOSITS	66.21	71.86	76.05	79.09	81.72
45	MEMO: TIME DEPOSITS OVER 100M*	7.44	5.30	3.34	1.90	.91
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	91.49	94.43	96.91	99.47	101.60
48	FED FUNDS PURCHASED & REV. REPOS*	4.53	1.28	.00	.00	.00
49	BORROWINGS*	5.39	2.15	.53	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.04	3.55	5.24	8.87	12.27
51	INVESTMENT SECURITIES	16.96	23.53	29.84	38.20	47.65
52	TOTAL LOANS - NET OF UNEARNED DISC.	44.97	59.39	69.88	78.08	83.87
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	13.79	19.43	25.86	31.13	36.96
54	MEMO: REAL ESTATE LOANS	17.77	28.63	38.84	47.79	55.66
55	MEMO: PERSONAL LOANS	4.82	6.88	9.07	12.05	15.73
56	MEMO: AGRICULTURAL LOANS	.00	.35	3.90	9.74	15.87
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	88.44	90.31	91.96	93.33	94.30
59	NONINT. CASH & DUE / AVG. ASSETS	3.30	3.89	4.99	6.23	7.89
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	40.99	31.79	21.97	11.84	.00
61	CASH DIVIDEND / NET INCOME	.00	10.18	30.15	57.58	86.49
62	INTERNAL CAPITAL FORMATION RATE	-3.98	2.19	6.40	9.87	12.70
63	EQUITY CAPITAL / AVERAGE ASSETS	6.51	7.14	8.06	9.52	11.71
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.18	7.85	8.72	10.13	12.13
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-58.29	-17.00	3.76	24.58	84.97
66	NET INCOME (5 YR COMPOUND)	-12.59	-.74	7.23	16.49	26.89
67	AVERAGE ASSETS (1 YR)	2.22	3.55	6.59	9.94	14.42
68	AVERAGE ASSETS (5 YR COMPOUND)	4.28	6.23	8.16	10.40	13.75
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.66	1.95	.16	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.27	.65	.23	.00	.00

BANK ADMINISTRATION INSTITUTE

WISCONSIN

MEDIANS BY RESOURCE CLASS FOR 567 BANKS IN WISCONSIN

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	9.88	9.69	9.58	9.39	9.36	8.45
2	INTEREST EXPENSE*	5.56	5.81	5.70	5.59	5.27	4.73
3	NET INTEREST INCOME (FTE)	4.07	3.91	3.67	3.83	4.05	3.69
4	TRUST INCOME	.00	.00	.00	.00	.00	.19
5	SERVICE CHGS. ON DEPOSITS	.38	.24	.24	.23	.27	.30
6	OTHER NONINTEREST INCOME	.17	.14	.15	.18	.26	1.02
7	SECURITIES GAINS (LOSSES)	.00	.00	.01	.03	.04	.01
8	SALARIES & EMPLOYEE BENEFITS*	1.55	1.49	1.37	1.31	1.37	1.49
9	OCCUPANCY EXPENSES*	.55	.40	.35	.38	.37	.48
10	OTHER NONINTEREST EXPENSE*	1.38	1.10	.98	.94	1.01	1.68
11	ADJUSTMENTS	.17	.22	.28	.26	.27	.09
12	RETURN ON ASSETS--NET INCOME	.39	.66	.89	1.09	1.05	.90
13	RETURN ON EQUITY--NET INCOME	4.43	9.89	11.52	13.48	14.28	14.07
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.94	10.63	10.52	10.35	10.53	10.16
15	BREAK EVEN YIELD*	9.57	9.01	8.72	8.48	8.15	7.85
16	YIELD ON LOANS	12.41	11.92	11.66	11.35	10.80	10.07
17	YIELD ON INVESTMENT SEC. (FTE)	9.53	9.08	8.96	8.80	10.34	10.74
18	RATE ON TIME & SAVINGS DEPOSITS*	7.08	7.19	7.16	7.03	6.81	6.83
19	RATE ON TOTAL INTEREST FUNDS*	7.07	7.21	7.14	7.03	6.79	6.84
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	.50	.59	.59	.47	.38	.51
21	GROSS CHARGE OFFS*	.52	.61	.58	.46	.42	.47
22	RECOVERIES / GROSS CHARGE OFFS	9.17	7.44	9.30	11.67	13.41	26.42
23	NET CHARGE OFFS*	.36	.53	.51	.34	.32	.34
24	EARNINGS COVERAGE OF NET CHARGE OFFS	1.42	2.94	4.73	6.41	6.31	5.96
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.46	.39	.35	.23	.26	.37
26	NONACCRUAL*	2.67	2.18	1.77	1.64	1.11	1.25
27	RENEGOTIATED*	.00	.00	.00	.00	.00	.51
28	TOTAL CLASSIFIED LOANS*	3.56	3.07	2.38	2.28	1.55	1.72
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	18.90	18.53	15.29	14.58	11.45	14.80
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	33.13	37.29	44.14	48.52	69.93	75.57
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	12.04	11.94	10.91	11.50	18.71	15.92
32	ASSETS LESS LIABILITIES 3-6 MOS	1.79	1.30	.43	-.21	-.52	-.83
33	ASSETS LESS LIABILITIES 6-12 MOS	.83	.57	.85	.56	.15	.17
34	ASSETS LESS LIABILITIES >1 YR	18.49	21.47	25.14	26.68	26.45	21.90
	LIQUIDITY						
35	NET LARGE LIAB. / NET EARN. ASSETS*	-11.72	-7.62	-4.07	-4.11	-.40	31.69
36	LIQUID ASSETS / LARGE LIABILITIES	544.32	339.09	236.19	226.78	168.16	58.45
37	CORE DEPOSITS / EARNING ASSETS	96.65	94.24	93.04	92.88	91.31	71.28
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	62.39	61.12	63.73	63.07	66.22	78.23
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	9.65	8.79	9.32	10.24	14.08	17.01
41	TOTAL DEMAND DEPOSITS	10.97	10.50	10.45	11.75	16.16	25.74
42	SAVINGS DEPOSITS (IPC)	35.81	35.28	35.50	36.86	39.71	27.43
43	TIME DEPOSITS (IPC)	47.62	51.41	50.09	47.73	39.84	30.32
44	TOTAL TIME & SAVINGS DEPOSITS	73.94	77.43	77.01	76.08	71.54	56.94
45	MEMO: TIME DEPOSITS OVER 100M*	1.33	2.68	3.60	3.32	4.44	8.32
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	99.18	97.38	96.85	96.65	95.61	87.82
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.00	.55	3.26	7.65
49	BORROWINGS*	.00	.02	.48	1.02	4.48	20.35
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	9.06	6.11	4.84	5.01	4.93	4.98
51	INVESTMENT SECURITIES	25.57	29.68	31.82	30.43	28.28	24.69
52	TOTAL LOANS, NET OF UNEARNED DISC.	60.31	59.38	61.46	61.60	63.02	64.88
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.36	7.90	9.29	11.66	17.05	25.52
54	MEMO: REAL ESTATE LOANS	29.40	28.24	29.57	31.04	25.55	18.64
55	MEMO: PERSONAL LOANS	9.83	9.35	9.40	8.43	9.19	11.38
56	MEMO: AGRICULTURAL LOANS	9.16	7.82	4.51	1.62	.33	.31
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	.16
58	EARNING ASSETS / AVERAGE ASSETS	90.54	92.19	92.25	92.37	90.90	85.10
59	NONINT. CASH & DUE / AVG. ASSETS	5.60	4.82	4.63	4.83	6.21	10.49
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	27.01	20.94	23.62	21.57	20.43	12.31
61	CASH DIVIDEND / NET INCOME	6.52	13.64	30.22	34.11	47.24	51.94
62	INTERNAL CAPITAL FORMATION RATE	.71	5.85	6.97	6.71	6.88	7.06
63	EQUITY CAPITAL / AVERAGE ASSETS	8.89	8.43	8.39	8.73	7.34	5.96
64	PRIMARY CAPITAL / AVERAGE ASSETS	9.75	9.13	8.95	8.40	7.76	6.62
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-32.33	-5.50	2.65	7.73	8.11	25.88
66	NET INCOME (5 YR COMPOUND)	-4.95	3.62	8.69	8.84	15.84	19.39
67	AVERAGE ASSETS (1 YR)	6.08	5.60	6.43	6.97	8.87	9.48
68	AVERAGE ASSETS (5 YR COMPOUND)	6.29	8.11	8.11	8.43	9.18	13.25
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.00	.00	.14	.66	1.96	15.16
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.01	.23	.40	.95	4.64

BANK ADMINISTRATION INSTITUTE

WYOMING

PROFIT DISTRIBUTION PROFILE 1986 WYOMING BASED ON 106 BANKS

		BOTTOM TENTH PERCENTILE	LOWER QUARTILE	MEDIAN VALUE	UPPER QUARTILE	TOP TENTH PERCENTILE
	PERFORMANCE (% OF ASSETS)					
1	INTEREST INCOME (FTE)	8.22	8.56	8.92	9.43	9.77
2	INTEREST EXPENSE*	5.63	5.26	4.97	4.60	5.18
3	NET INTEREST INCOME (FTE)	3.25	3.51	4.05	4.62	5.14
4	TRUST INCOME	.00	.00	.00	.00	.00
5	SERVICE CHGS. ON DEPOSITS	.19	.28	.40	.64	.91
6	OTHER NONINTEREST INCOME	.11	.17	.28	.43	.66
7	SECURITIES GAINS (LOSSES)	.00	.02	.09	.26	.60
8	SALARIES & EMPLOYEE BENEFITS*	2.34	2.02	1.71	1.39	1.26
9	OCCUPANCY EXPENSES*	1.28	.91	.59	.35	.24
10	OTHER NONINTEREST EXPENSE*	2.65	2.14	1.52	1.15	.73
11	ADJUSTMENTS	.95	.15	.00	-.18	-.88
12	RETURN ON ASSETS--NET INCOME	-2.75	-.80	.26	.94	1.32
13	RETURN ON EQUITY--NET INCOME	-34.01	-10.65	3.00	10.36	13.80
	YIELDS AND RATES					
14	TAX EQUIV. YIELD ON EARNING ASSETS	9.32	9.60	10.11	10.77	11.22
15	BREAK EVEN YIELD*	11.10	10.05	9.09	8.25	7.55
16	YIELD ON LOANS	11.16	11.62	12.27	13.24	13.88
17	YIELD ON INVESTMENT SEC. (FTE)	7.31	7.82	8.20	8.78	9.62
18	RATE ON TIME & SAVINGS DEPOSITS*	6.97	6.67	6.46	6.15	5.88
19	RATE ON TOTAL INTEREST FUNDS*	6.98	6.72	6.49	6.16	5.95
	ASSET QUALITY LOAN LOSSES (% OF AVG LOANS)					
20	LOAN LOSS PROVISION*	6.48	4.15	1.95	1.12	.39
21	GROSS CHARGE OFFS*	5.95	3.93	2.01	1.17	.59
22	RECOVERIES / GROSS CHARGE OFFS	1.74	4.53	10.14	23.44	45.18
23	NET CHARGE OFFS*	5.35	3.55	1.60	.87	.34
24	EARNINGS COVERAGE OF NET CHARGE OFFS	-.24	.70	1.57	3.58	7.48
	CLASSIFIED LOANS (% OF AVG LOANS)					
25	PAST DUE >90 DAYS*	4.09	2.17	1.28	.69	.26
26	NONACCRUAL*	8.65	5.10	3.24	1.26	.46
27	RENEGOTIATED*	.50	.14	.20	.00	.00
28	TOTAL CLASSIFIED LOANS*	12.39	7.86	4.72	2.60	1.02
29	TOT. CLASS. LOANS / PRIMARY CAPITAL*	71.33	42.04	22.86	11.03	3.72
30	LOAN LOSS RES. / TOTAL CLASS. LOANS	17.55	22.65	35.57	63.30	100.96
	INTEREST SENSITIVITY (% OF AVG LOANS)					
31	ASSETS LESS LIABILITIES 0-3 MOS.	-1.72	-5.63	11.69	20.47	26.59
32	ASSETS LESS LIABILITIES 3-6 MOS.	-6.81	-4.67	-2.48	-.71	1.91
33	ASSETS LESS LIABILITIES 6-12 MOS.	-.84	.62	2.85	6.62	10.29
34	ASSETS LESS LIABILITIES >1 YR.	16.22	23.28	28.28	35.18	44.44
	LIQUIDITY					
35	NET LARGE LIAB. / NET EARN. ASSETS*	22.45	13.44	6.33	-2.70	-10.53
36	LIQUID ASSETS / LARGE LIABILITIES	57.93	74.58	100.19	154.28	185.89
37	CORE DEPOSITS / EARNING ASSETS	66.91	72.75	82.61	89.33	92.84
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00
39	LOANS TO DEPOSITS	31.88	40.77	54.56	61.38	69.51
	SOURCE OF FUNDS (% OF EARNING ASSETS)					
40	DEMAND DEPOSITS--IPC	7.74	9.54	12.05	15.60	19.54
41	TOTAL DEMAND DEPOSITS	9.56	11.17	15.20	18.84	22.90
42	SAVINGS DEPOSITS (IPC)	26.36	31.37	37.20	43.28	48.02
43	TIME DEPOSITS (IPC)	34.24	40.37	48.13	55.01	60.15
44	TOTAL TIME & SAVINGS DEPOSITS	58.05	65.28	71.39	77.17	80.90
45	MEMO: TIME DEPOSITS OVER 100M*	33.56	25.23	17.48	13.12	9.67
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	94.07	98.43	101.00	104.24	106.99
48	FED FUNDS PURCHASED & REV. REPOS*	1.72	.52	.00	.00	.00
49	BORROWINGS*	2.77	1.18	.36	.00	.00
	USE OF FUNDS (% OF EARNING ASSETS)					
50	FED FUNDS SOLD & REPOS	2.22	4.81	8.40	12.35	16.20
51	INVESTMENT SECURITIES	15.39	25.10	32.98	45.43	56.72
52	TOTAL LOANS, NET OF UNEARNED DISC.	32.36	41.11	55.53	65.12	69.46
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	6.10	10.77	16.36	24.35	29.67
54	MEMO: REAL ESTATE LOANS	3.86	9.20	13.41	18.80	28.92
55	MEMO: PERSONAL LOANS	4.14	6.98	10.96	16.01	21.78
56	MEMO: AGRICULTURAL LOANS	.00	.47	3.97	.82	15.07
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00
58	EARNING ASSETS / AVERAGE ASSETS	84.57	86.72	89.00	91.09	92.64
59	NONINT. CASH & DUE / AVG. ASSETS	3.96	4.87	5.98	7.98	10.16
	CAPITAL POSITION					
60	EFFECTIVE TAX RATE ON NET INCOME*	58.07	42.56	18.81	.00	-11.36
61	CASH DIVIDEND / NET INCOME	-15.81	.00	.00	39.64	88.12
62	INTERNAL CAPITAL FORMATION RATE	-35.43	-13.96	.40	4.75	8.99
63	EQUITY CAPITAL / AVERAGE ASSETS	6.35	7.21	8.20	9.46	11.14
64	PRIMARY CAPITAL / AVERAGE ASSETS	7.29	8.10	9.03	10.20	11.95
	GROWTH STATISTICS					
65	NET INCOME (1 YR)	-333.85	-102.17	-12.89	45.45	165.99
66	NET INCOME (5 YR COMPOUND)	-39.81	-23.88	-5.33	5.95	25.17
67	AVERAGE ASSETS (1 YR)	-7.29	-3.28	2.24	8.61	20.60
68	AVERAGE ASSETS (5 YR COMPOUND)	-1.51	2.81	5.62	10.00	20.34
	OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (% OF AVG ASSETS)					
69	LOAN COMMITMENTS / AVERAGE ASSETS*	5.35	1.96	.04	.00	.00
70	OTHER COMMITMENTS & CONTINGENCIES*	1.31	.56	.23	.00	.00

BANK ADMINISTRATION INSTITUTE

WYOMING

MEDIANS BY RESOURCE CLASS FOR 106 BANKS IN WYOMING

	RESOURCE CLASS SIZE IN MILLIONS	1 UNDER $10	2 $10-25	3 $25-50	4 $50-100	5 $100-500	6 OVER $500
	PERFORMANCE (% OF ASSETS)						
1	INTEREST INCOME (FTE)	8.82	9.25	8.88	8.83	8.88	N/A
2	INTEREST EXPENSE*	4.76	4.95	4.81	4.97	5.08	N/A
3	NET INTEREST INCOME (FTE)	4.53	4.29	4.01	3.75	3.87	N/A
4	TRUST INCOME	.00	.00	.00	.00	.07	N/A
5	SERVICE CHGS ON DEPOSITS	.49	.57	.32	.30	.31	N/A
6	OTHER NONINTEREST INCOME	.27	.26	.27	.28	.36	N/A
7	SECURITIES GAINS (LOSSES)	.05	.03	.03	.09	.03	N/A
8	SALARIES & EMPLOYEE BENEFITS*	2.21	1.86	1.55	1.39	1.39	N/A
9	OCCUPANCY EXPENSES*	1.02	.74	.48	.54	.37	N/A
10	OTHER NONINTEREST EXPENSE*	1.66	1.80	1.45	1.20	1.26	N/A
11	ADJUSTMENTS	.00	.00	-.12	.00	.00	N/A
12	RETURN ON ASSETS--NET INCOME	-.46	.35	.30	.39	-.04	N/A
13	RETURN ON EQUITY--NET INCOME	-3.76	4.41	3.34	5.52	-.48	N/A
	YIELDS AND RATES						
14	TAX EQUIV. YIELD ON EARNING ASSETS	10.37	10.48	9.90	9.84	10.00	N/A
15	BREAK EVEN YIELD*	10.21	9.63	8.93	8.03	8.20	N/A
16	YIELD ON LOANS	13.20	12.55	12.17	11.96	11.52	N/A
17	YIELD ON INVESTMENT SEC. (FTE)	7.91	8.19	8.22	8.08	9.45	N/A
18	RATE ON TIME & SAVINGS DEPOSITS*	6.54	6.45	6.46	6.40	6.55	N/A
19	RATE ON TOTAL INTEREST FUNDS*	6.57	6.47	6.46	6.39	6.61	N/A
	ASSET QUALITY **LOAN LOSSES (% OF AVG LOANS)**						
20	LOAN LOSS PROVISION*	2.68	1.55	2.12	1.66	3.37	N/A
21	GROSS CHARGE OFFS*	3.81	1.64	2.22	1.97	2.74	N/A
22	RECOVERIES / GROSS CHARGE OFFS	5.65	10.89	8.55	12.79	8.69	N/A
23	NET CHARGE OFFS*	2.49	1.27	1.72	1.56	2.44	N/A
24	EARNINGS COVERAGE OF NET CHARGE OFFS	.06	2.04	1.25	1.87	1.12	N/A
	CLASSIFIED LOANS **(% OF AVG LOANS)**						
25	PAST DUE >90 DAYS*	.90	1.23	1.12	1.29	1.55	N/A
26	NONACCRUAL*	2.26	2.58	3.58	3.82	3.98	N/A
27	RENEGOTIATED*	.00	.00	.00	.00	.00	N/A
28	TOTAL CLASSIFIED LOANS*	4.50	3.64	4.60	4.00	5.00	N/A
29	TOT CLASS LOANS / PRIMARY CAPITAL*	13.79	10.56	24.60	27.88	38.96	N/A
30	LOAN LOSS RES / TOTAL CLASS LOANS	41.47	38.14	44.28	34.99	35.57	N/A
	INTEREST SENSITIVITY **(% OF AVG LOANS)**						
31	ASSETS LESS LIABILITIES 0-3 MOS	8.29	12.08	11.09	17.14	11.30	N/A
32	ASSETS LESS LIABILITIES 3-6 MOS	-1.04	-2.79	-2.09	-2.49	-2.98	N/A
33	ASSETS LESS LIABILITIES 6-12 MOS	4.94	2.79	3.63	3.51	3.92	N/A
34	ASSETS LESS LIABILITIES >1 YR	28.62	26.13	29.92	32.24	27.95	N/A
	LIQUIDITY						
35	NET LARGE LIAB / NET EARN. ASSETS*	12.73	7.83	4.97	-1.85	10.19	N/A
36	LIQUID ASSETS / LARGE LIABILITIES	88.91	103.09	110.85	104.32	77.58	N/A
37	CORE DEPOSITS / EARNING ASSETS	72.10	85.04	80.02	84.12	76.67	N/A
38	BROKERED DEPOSITS / EARNING ASSETS*	.00	.00	.00	.00	.00	N/A
39	LOANS TO DEPOSITS	54.01	58.54	50.73	52.59	62.33	N/A
	SOURCE OF FUNDS **(% OF EARNING ASSETS)**						
40	DEMAND DEPOSITS--IPC	12.67	11.96	11.47	12.24	13.22	N/A
41	TOTAL DEMAND DEPOSITS	15.15	15.96	15.91	13.85	15.76	N/A
42	SAVINGS DEPOSITS (IPC)	33.22	39.10	33.91	39.78	35.14	N/A
43	TIME DEPOSITS (IPC)	25.13	17.85	25.39	26.26	25.83	N/A
44	TOTAL TIME & SAVINGS DEPOSITS	74.69	72.12	69.05	69.98	71.85	N/A
45	MEMO: TIME DEPOSITS OVER 100M*	28.65	17.12	20.80	16.08	18.80	N/A
46	DEPOSITS IN FOREIGN OFFICES*	.00	.00	.00	.00	.00	N/A
47	TOTAL DEPOSITS (FOREIGN & DOMESTIC)	101.41	103.09	101.15	98.82	98.26	N/A
48	FED FUNDS PURCHASED & REV. REPOS*	.00	.00	.08	.00	.38	N/A
49	BORROWINGS*	.00	.11	.74	.54	.92	N/A
	USE OF FUNDS **(% OF EARNING ASSETS)**						
50	FED FUNDS SOLD & REPOS	9.02	8.65	7.32	8.63	8.26	N/A
51	INVESTMENT SECURITIES	53.23	29.40	44.17	36.98	26.01	N/A
52	TOTAL LOANS, NET OF UNEARNED DISC.	58.04	61.24	50.16	51.78	59.61	N/A
53	MEMO: COMMERCIAL & INDUSTRIAL LOANS	15.76	18.97	13.72	14.21	15.82	N/A
54	MEMO: REAL ESTATE LOANS	11.93	11.39	13.00	18.86	16.92	N/A
55	MEMO: PERSONAL LOANS	16.01	14.10	9.95	6.83	10.07	N/A
56	MEMO: AGRICULTURAL LOANS	1.44	3.38	5.20	6.53	4.46	N/A
57	MEMO: FOREIGN LOANS	.00	.00	.00	.00	.00	N/A
58	EARNING ASSETS / AVERAGE ASSETS	86.57	89.07	88.59	90.50	89.57	N/A
59	NONINT. CASH & DUE / AVG. ASSETS	7.91	6.74	5.82	5.24	5.46	N/A
	CAPITAL POSITION						
60	EFFECTIVE TAX RATE ON NET INCOME*	.00	19.30	21.12	38.89	23.61	N/A
61	CASH DIVIDEND / NET INCOME	.00	.00	.00	2.77	4.28	N/A
62	INTERNAL CAPITAL FORMATION RATE	-4.03	1.81	.89	.30	-8.52	N/A
63	EQUITY CAPITAL / AVERAGE ASSETS	9.24	7.79	8.84	9.37	7.67	N/A
64	PRIMARY CAPITAL / AVERAGE ASSETS	10.14	8.35	9.57	9.96	8.51	N/A
	GROWTH STATISTICS						
65	NET INCOME (1 YR)	-36.97	-11.48	-29.55	-8.53	-21.81	N/A
66	NET INCOME (5 YR COMPOUND)	-5.09	-8.15	2.26	-4.55	-6.91	N/A
67	AVERAGE ASSETS (1 YR)	11.76	2.11	1.26	2.11	.34	N/A
68	AVERAGE ASSETS (5 YR COMPOUND)	6.95	8.38	4.71	4.01	5.61	N/A
	OFF BALANCE SHEET COMMIT- **MENTS AND CONTINGENCIES** **(% OF AVG ASSETS)**						
69	LOAN COMMITMENTS / AVERAGE ASSETS*	.22	.00	.05	3.69	.02	N/A
70	OTHER COMMITMENTS & CONTINGENCIES*	.00	.28	.05	.31	1.34	N/A

APPENDIX

RATIO FORMULAS

Bank Administration Institute's
1986 U.S. Bank Performance
Profile

An Index of Bank Performance Service

This appendix contains the formulas for the ratios in Bank Administration Institute's 1986 U.S. BANK PERFORMANCE PROFILE, an Index of Bank Performance service. All data items used in the computation of ratios come from computer tapes supplied by the Federal Reserve Board. The tapes are compiled from bank call reports filed quarterly, including the Consolidated Reports of Condition and the Consolidated Report of Income.

Balance sheet averages (average assets) are computed using the data from the four Consolidated Reports of Condition submitted each year. Income statement items are derived from December 31, Consolidated Report of Income.

Earning assets include interest-bearing balances with banks, total investment securities, trading account securities, stock, Federal funds sold, and securities purchased under agreement to resell, total loans, and lease financing receivables.

RATIO FORMULAS

#	Title	Formula
	Operating Performance Ratios	
1.	Interest Income (FTE)	(Interest and fees on loans + Interest on Fed funds + Deposits with banks + Interest on investment securities + Tax equivalent adjustment + Income from direct lease financing) / Average Assets
2.	Interest Expense	(Interest paid on deposits, borrowings, and subordinated debt) / Average Assets
3.	Net Interest Margin (FTE)	(Interest Income less Interest Expense) / Average Assets
4.	Trust Income	(Income from fiduciary activities) / Average Assets
5.	Service Charges on Deposits	(All service, maintenance, activity and overdraft charges on domestic deposit accounts) / Average Assets
6.	Other Noninterest Income	(All other income not reported elsewhere) / Average Assets
7.	Securities Gains or Losses	(Gains or Losses on investment securities) / Average Assets
8.	Salaries and Benefits	(Employee wages, benefits and employment taxes) / Average Assets
9.	Occupancy, Furniture and Equipment Expense	(All expenses for rents, depreciation, utility and other occupancy costs) / Average Assets
10.	Other Noninterest Expense	(All noninterest expense not reported elsewhere) / Average Assets
11.	Adjustments	Adjustments include: the Loan Loss Provision, Applicable Income Taxes, F.T.E. Adjustment Extraordinary Items / Average Assets

#	Title	Formula
12.	Return on Assets - Net Income	Net Income (Loss) / Average Assets
13.	Return on Equity - Net Income	Net Income (Loss) / (Average Capital + Surplus + Undivided profits + Contingency reserves)
	Yields and Rates	
14.	Tax Equivalent Yield on Earning Assets	(Interest income + Tax equivalence adjustment) / (Interest bearing balances + Securities + Fed funds + Repos + Loans and leases net + Assets held in trading accounts + Allowance for loan and lease losses.)
15.	Break-Even Yield	(Interest Expense + All other operating expenses less total noninterest income) / Earning Assets (see definition 14)
16.	Yield on Loans	(Interest + Fees on Loans) / Average Loans
17.	Yield on Investment (FTE)	(Interest income on the investment portfolio + Tax equivalence adjustment) / Average Investments
18.	Rate of Time and Savings Deposits	(Interest paid on deposits) / Average total time savings deposits
19.	Rate on Total Interest Funds	(Interest paid on deposits, borrowings and subordinated debt) / (Average interest-bearing deposits, borrowings, and subordinated debt)
	Asset Quality (% of Average Loans)	
	Loan Losses :	
20.	Loan Loss Provision	(Provision for possible loan losses) / Average Loans
21.	Gross Charge-Offs	Gross charge-offs / Average Loans

#	Title	Formula
22.	Recoveries / Gross Charge-Offs	(Recoveries from classified loans) / Gross Charge-Offs
23.	Net Charge-Offs	Gross charge-offs less Recoveries / Average Loans
24.	Earnings Coverage of Net Charge-Offs	(Net income + Loan loss provision) / (Gross charge-offs less recoveries)
Classified Loans :		
25.	Past Due > 90 Days	(Loans past due more than 90 days) / Average Loans
26.	Non-Accrual	(Loans not accruing interest) / Average Loans
27.	Renegotiated	Renegotiated Loans / Average Loans
28.	Total Classified Loans	Total Classified Loans / Average Loans
29.	Total Classified Loans / Primary Capital	Total Classified Loans / (Total equity capital + Allowance for loan and lease losses less Intangible assets)
30.	Loan Loss Reserve / Total Classified Loans	(Allowance for loan and lease losses) / Total Classified Loans
Interest Sensitivity (% of Average Assets)		
31.	Assets minus Liabilities 0 - 3 months	(Assets maturing in less than 3 months less Liabilities maturing in less than 3 months) / Average Assets
32.	Assets minus Liabilities 3 - 6 months	(Assets maturing between 3 and 6 months less Liabilities maturing between 3 and 6 months) / Average Assets
33.	Assets minus Liabilities 6 - 12 months	(Assets maturing between 6 and 12 months less Liabilities maturing between 6 and 12 months) / Average Assets
34.	Assets minus Liabilities > 1 year	(Assets maturing in more than 1 year less Liabilities maturing in more than 1 year) / Average Assets

#	Title	Formula
Liquidity		
35.	Net Large Liabilities / Net Earning Assets	(Total borrowing + Time deposits over $100,000 - Investment securities with maturities less than one year - Interest bearing balances with banks) / (Earning assets - Investment securities with maturities less than one year - Interest bearing balances with banks)
36.	Liquid Assets / Large Liabilities	(Total cash and due from banks + Securities maturing in < one year) / (Total borrowings + Time deposits over $100,000)
37.	Core Deposits / Earning Assets	(Total transaction accounts + Total non-transaction time and savings deposits less than $100,000) / Earning Assets
38.	Brokered Deposits	(Total brokered deposits + Total brokered retail deposits) / Earning Assets
39.	Loans to Deposits	(Total loans net of unearned discount) / Total Deposits
Sources of Funds (% Earning Assets)		
40.	Demand Deposits (IPC)	Demand Deposits (IPC) / Earning Assets
41.	Total Demand Deposits	Total Demand Deposits / Earning Assets
42.	Savings Deposits (IPC)	Savings Deposits (IPC) / Earning Assets
43.	Time Deposits (IPC)	Time Deposits (IPC) / Earning Assets
44.	Total Time and Savings Deposits	(Total time and savings deposits) / Earning Assets
45.	Memo: Time Deposits over $100,000	(Total time deposits over $100,000) / Earning Assets
46.	Foreign Deposits	(Deposits in foreign branches and Edge Act subsidiaries) / Earning Assets
47.	Total Deposits	(Foreign and domestic deposits) / Earning Assets
48.	Federal Funds Purchased and Reverse Repos	(Federal funds purchased and securities sold under agreements to repurchase) / Earning Assets

#	Title	Formula
49.	Borrowings	(Demand notes issued to U.S. Treasury + Other borrowed money + Mortgage indebtedness and obligations under capitalized leases + Notes and debentures + Limited-life preferred stock) / Earning Assets
Uses of Funds (% Earning Assets)		
50.	Federal Funds Sold	(Federal funds sold and securities purchased under agreements to resell) / Earning Assets
51.	Investment Securities	(Investment securities + Interest-bearing balances) / Earning Assets
52.	Total Loans	Loans (excluding unearned income) / Earning Assets
53.	Memo: Commercial and Industrial Loans	(Commercial and industrial loans) / Earning Assets
54.	Memo: Real Estate Loans	Real Estate Loans / Earning Assets
55.	Memo: Personal Loans	Personal Loans / Earning Assets
56.	Memo: Agricultural Loans	Agricultural Loans / Earning Assets
57.	Memo: Foreign Loans	(Total loans and leases to foreign domiciled institutions) / Earning Assets
58.	Earning Assets as Percent of Assets	Average Earning Assets / Average Assets
59.	Noninterest Cash and Due From as Percent of Assets	(Noninterest cash and due from banks less Interest-bearing deposits) / Average Assets
Capital Position		
60.	Effective Tax Rate - Net Income	Applicable Income Taxes / Net Income
61.	Cash Dividend as % of Net Income	Dividends Paid / Net Income

#	Title	Formula
62.	Internal Capital Formation Ratio	(Net income - Dividends paid) / Average Equity Capital
63.	Equity Capital as % of Average Assets	Average Equity Capital / Average Assets
64.	Primary Capital as % of Average Assets	Primary Capital (see definition 29) / Average Assets
	Growth Statistics	
65.	Net Income - One Year	(1986 Net Income - 1985 Net Income) / 1985 Net Income
66.	Net Income - Five Years Compound	$\left(\frac{\text{1986 Net Inc.}}{\text{1981 Net income}}\right)^{5/} - 1$
67.	Average Assets - One Year	(1986 Average Assets - 1985 Average Assets) / 1985 Average Assets
68.	Average Assets - Five Years Compound	$\left(\frac{\text{1986 Average Assets}}{\text{1981 Average Assets}}\right)^{5} - 1$
	Off-Balance Sheet Commitments and Contingencies (% Average Assets)	
69.	Loan Commitments	Loan Commitments / Average Assets
70.	All Other Commitments and Contingencies	(All other commitments and contingencies) / Average Assets

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